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ABSTRACT

An annotated list of currently available student and teacher resources for consumer education in grades K-12 is provided. The document contains two sections. Section I describes student and teacher materials. Student materials include current (1976 or later) textbooks: supplementary print materials such as pamphlets, books, duplicating masters, transparencies, and workbooks: audiovisual materials: and games and simulations. The grade level, reading level, price, subject area, strategies and requirements for use, and consumer economics focus are provided for each entry. Categories for teacher materials are handbooks and sourcebooks which provide background information on consumer economics, curriculum guides for planning courses or programs, and a variety of materials indexed in ERIC. Section II lists local, state, and national consumer organizations and relevant periodicals. The Consumer Education Materials Analysis Instrument, a list of publishers, and a cross-reference index are included in appendices. (KC)

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CONSUMER EDUCATION SOURCEBOOK

By Dorothy Lungmus, Frances Haley,
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Social Science Education Consortium, Inc.

ERIC Clearinghouse for Social Studies/Social Science Education

Boulder, Colorado

1980

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CONTENTS

Acknowledgments..... iv

Preface..... v

Consumer Education Materials

Student Materials..... 5

Textbooks..... 7

Supplementary Print Materials..... 19

Supplementary Audiovisual Materials..... 37

Games and Simulations..... 61

Teacher Materials..... 69

Handbooks and Sourcebooks..... 71

Curriculum Guides..... 81

ERIC Documents..... 89

Consumer Organizations and Periodicals

Consumer Organizations..... 111

Public Organizations..... 111

Private Organizations..... 112

Consumer Periodicals..... 113

Appendices

Consumer Education Materials Analysis Instrument..... 117

List of Publishers..... 129

Cross-Reference Index..... 133

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In 1979, three consumer education workshops were held for approximately 100 Colorado teachers and school administrators. Many of the materials described in the sourcebook were used and evaluated by participants in these workshops; their comments and feedback were extremely valuable to the project staff in selecting and annotating the listings that appear in this book. The authors would also like to acknowledge the contributions of Regina McCormick, Josie Ligori, and Ann Williams of the Social Science Education Consortium, who helped compile and edit the sourcebook, and of Miriam Gingras, who typed the camera-ready copy. Finally, we would like to thank the representatives of the National Council for the Social Studies who reviewed the manuscript in draft as well as the many publishers who sent us materials for review.

Frances Haley, Project Coordinator
Consumer Education: An Implementation
Program for Colorado Schools

PREFACE

We are all consumers of goods and services. And, since very few things in life are free, most of us are understandably interested in getting the most for our money, in terms of both quantity and quality. However, getting the maximum value for every dollar is not the only ability needed by today's consumer. Issues related to product safety, federal legislation, decisions about health care and insurance, savings and investments, and myriad other aspects of economic behavior must be dealt with daily, and doing so intelligently and responsibly requires specific skills and knowledge.

During the last several years, a great number of materials have been developed and published for teaching young people--especially junior and senior high school students--how to cope intelligently with consumer decisions and problems. Indeed, so many different kinds of materials are available, from such a great variety of sources, that an educator who wants to teach consumer economics content faces a problem of confusing abundance rather than one of lack.

With the intent of helping teachers at all grade levels select appropriate consumer education materials, the authors of this source-book collected samples of available materials, analyzed them, and developed this annotated list of student and teacher resources. We hope that it will be a useful addition to any teacher's reference library as well as a helpful guide to all consumers in selecting resources for self-education.

James E. Davis

Associate Director, Social Science Education Consortium, Inc.

Associate Director, ERIC Clearinghouse for Social Studies/Social Science Education

INTRODUCTION

Consumers' education, as defined by the U.S. Office of Consumers' Education, is "an effort to prepare consumers for participation in the marketplace or for situations involving use of resources, public or private, by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations."

The primary purpose of this sourcebook is to assist teachers, grades K-12, who are teaching consumer education or who plan to incorporate consumer education content into their courses. A major component of the book is an annotated list of currently available student and teacher materials. Also provided are curriculum models, examples of classroom strategies, suggestions for using community resources, a selected list of agencies and periodicals that serve consumers, and an analysis instrument for use in selecting consumer education materials.

In identifying the consumer education focus of the materials analyzed and the exemplary classroom strategies, we used the following categories suggested by the U.S. Office of Education:

1. Basic economics of the marketplace
2. Legal rights, redress, and consumer law
3. Financial management and credit
4. Energy consumption and conservation, public utilities
5. Major purchases (food, vehicles, insurance, medicine, housing)
6. Special problems (advertising, public safety)
7. Federal assistance and services (Medicare, social security, Medicaid)
8. Consumer representation
9. Government regulatory processes

Most of the available curriculum materials are related to several of these categories, rather than to one of them exclusively; however, in selecting both materials and classroom lessons, we have attempted to present a variety of sources for each topic. Several other considerations influenced the selection of entries: usefulness to certain groups, especially bilingual and rural students; inclusion of a values approach to consumer problems and decisions; and involvement of the community in consumer education.

Because of the expanding nature of the field of consumer education, a number of additional factors had to be considered during the process of selecting content for the sourcebook. A brief explanation of these relevant factors is presented at the beginning of each major section.

CONSUMER EDUCATION MATERIALS

STUDENT MATERIALS

Organization

The student materials described in this section are grouped into four major categories: textbooks, supplementary print materials, supplementary audiovisual materials, and games and simulations. The four categories are defined as follows:

Textbooks. Print materials which could be used for a full one-year or one-semester course have been classified as texts. Materials in the textbook section, classified by grade level, reflect a variety of teaching approaches. The following criteria were used in selecting textbooks for inclusion:

--Is the material relatively current (1976 or later copyright date)?

--Is the student interest level high?

--Is there a teacher's guide?

Materials which did not meet at least two of these three criteria were not included.

Supplementary Print Materials. Supplementary print materials were selected using the same criteria that were used for textbooks. Most of these materials were designed for use in one or more class periods, in longer units, or in minicourses, and could be used in any of a number of subject areas--e.g., social studies, home economics, business education, or consumer education. The types of materials included in the category are pamphlets, books, duplicating masters, overhead transparencies, and student workbooks.

Supplementary Audiovisual Materials. The majority of audiovisual materials described in this sourcebook are available in kit format and consist of filmstrips, cassettes, or both. We have not included 16mm film analyses; however, there are many good sources of films listed within the texts and supplementary materials described in this sourcebook as well as in various other bibliographies. Like supplementary print materials, these materials can be used in a variety of units ranging in length from one class period to several weeks.

Games and Simulations. An excellent way to involve students in consumer education is to use games and simulations. Many of these require students to role-play manufacturers, retailers, consumer advocates, consumers, or government officials. Real insight into the actualities of the consumers' world can be gained through participation in games and simulations. Most of the ones included here can be used in a variety of contexts for varying lengths of time.

Information Provided

The following kinds of information are provided about each set of materials described in this section: grade level, reading level, price(s), subject area(s), strategies and requirements for use, and consumer economics focus.

Grade Level and Reading Level. The stated grade level reflects the publisher's or developer's assessment. When the analyst believed that the materials were appropriate for other levels, these are shown in parentheses.

Most of the print materials were assessed for reading level by means of the Fry Readability Test (Edward Fry, *Reading Instruction for Classroom and Clinic*, McGraw-Hill, 1972). The Fry test has been substantiated by research, takes little time to administer, and correlates at an 80-percent rate with other reading scales. The reader should be cautioned, however, that the Fry test is based on an *average of three 100-word passages* taken at random from the written materials; thus, readers may encounter both difficult and easy passages that are above or below grade level in any given text. For some materials that contained too little text matter for application of the Fry test, the reading level has been described as "not applicable."

Price(s). Price information has been given for all materials. If the publisher offers a discounted school price, this is the price stated. For the most part, prices are accurate as of the 1978-79 school year. Since prices frequently change, however, they are included only to provide a general indication of the costs of materials. Contact the publishers or their local representatives for current prices.

Subject Area(s). We have attempted to relate the materials to the appropriate content area of the curriculum (other than consumer economics) in which it can best be used or is most applicable. At the elementary level (K-6), the content area is most often social studies or arithmetic; in grades 7 through 12, various courses are specified.

Strategies and Requirements for Use. In writing the narrative component of the annotations, we considered rationale, objectives, teaching strategies, inservice teacher training requirements, and the estimated time required for using the materials.

Consumer Economics Focus. The following key is used throughout this section to designate the consumer economics focus of the materials being described:

A--Basic economics of the marketplace

B--Legal rights, redress, and consumer law

C--Financial management and credit

D--Energy consumption and conservation; public utilities

E--Major purchases: food, vehicles, insurance, medicine, housing

F--Special problems: advertising, product safety

G--Federal assistance and services: Medicare, social security, Medicaid

H--Consumer representation

I--Government regulatory processes

These areas of concern for consumers have been identified by the U.S. Office of Education, Office of Consumers' Education.

TEXTBOOKS

Entry No.	Title of Materials	Page No.
1.	*American Consumer, The: Issues and Decisions*	8
2.	*Consumer Action*	8
3.	*Consumer Decision Making: Guides to Better Living*	9
4.	*Consumer Economic Problems*	10
5.	*Consumer in America, The*	11
6.	*Consumer Mathematics*	12
7.	*Consumer Skills*	12
8.	*Economics for Young Adults*	13
9.	*General Business: Concepts, Values, Skills*	14
10.	*Living in a Consumer's World*	15
11.	*Living, Learning, and Caring*	15
12.	*Managing Your Money*	16
13.	*Young Consumers*	17
14.	*You the Consumer*	17

1. AMERICAN CONSUMER, THE: ISSUES AND DECISIONS

Author(s)/editor(s)	Herbert M. Jelley and Robert O. Herrmann
Publisher	McGraw-Hill
Publication date	1978
Grade level	11-12
Reading (grade) level	9/10
Materials and cost	Text, hardbound, $9.92; student activity guide, $4.80; teacher's guide, $5.54
Subject area(s)	Business education, distributive education, economics, home economics
Consumer economics focus	A, B, C, E, F, G, H, I

Written for 11th- and 12th-grade students, this text is somewhat sophisticated and academic in approach, though the vocabulary level is not intimidating. The goal of the authors is to help students make wise consumer choices--as buyers, as money managers, and as citizens. Some background in economics would be helpful in teaching with this book.

The teacher's manual shows how the text can be used for either a one-semester or a full-year course, with weeks allotted proportionately to each of the 30 chapters. Nearly every aspect of consumerism is dealt with. There is also a chapter on the metric system. End-of-chapter activities under the heading "Problems and Projects" furnish interesting and stimulating suggestions for discussion questions, community investigations, computation exercises, and using such resources as *Consumer Reports*, sales catalogs, and libraries. Comparative shopping, analysis, and evaluation of documents pertinent to consumers are also suggested as exercises.

The student workbook, which is coordinated with the text, devotes two sections to review of the subject matter in each chapter and two sections to subjective exercises which call for applying previously acquired knowledge or solving hypothetical but realistic problems. The teacher's manual includes answers to all questions posed in the text and more than 350 multiple-choice test questions. Instructional objectives for each chapter and additional suggestions for activities are provided, along with 43 transparency masters.

2. CONSUMER ACTION

Author(s)/editor(s)	John S. Morton and Ronald R. Rezny
Publisher	Houghton Mifflin
Publication date	1978
Grade level	9-12 (7-8)
Reading (grade) level)	4/5

Materials and cost	Text, hardbound, $8.25; teacher's guide, paperbound, $3.72
Subject area(s)	Business education, nome economics, social studies
Consumer economics focus	A, B, C, E, F, H, I

This is a one-semester text designed to help students "develop the skills needed to survive and prosper in the marketplace," clearly written with the teenage consumer in mind. The authors feel that a consumer education program should provide basic content for preparing young adults to be intelligent and discriminating shoppers and money managers.

The six units examine decision making, and getting the most value for your dollar, the marketplace, credit, automobile purchasing and financing, housing, health, and savings. Each unit is organized into chapters which contain simulated experiences in the form of case studies, interviews, and consumer problems. Thought questions, inquiry-oriented exercises, and activities involve the student directly with resources and retailers in their community. Relevant information about consumer law is included in each chapter. The instructor's guide is useful in planning daily lessons and contains reproducible unit tests.

3. CONSUMER DECISION MAKING: GUIDES TO BETTER LIVING

Author(s)/editor(s)	Roman F. Warmke, Eugene D. Wyllie, Beulah E. Sellers
Publisher	South-Western
Publication date	1977
Grade level	9-12
Reading (grade) level	11/12
Materials and cost	Text, hardbound, $9.48; student supplement, $3.48; achievement tests, $.60 each; teacher's guide, free
Subject area(s)	Business education, economics
Consumer economics focus	A, B, C, E, F, G, H, I

The authors of *Consumer Economic Problems*, ninth edition, have incorporated six chapters of that text into this book, which places an expanded emphasis upon consumer economics and minimizes economic theory. The stated objectives are to help students understand the operation of our economic system; the relationships between business, labor, government, and individual decision making; the role of money and banking; the economic principles essential for participation as a citizen/voter in coping with economic issues; wise management of one's economic affairs; efficient production in one's chosen occupation; the application of the principles and procedures of business to managing income; wise

performance in the marketplace in accordance with legal rights and responsibilities; wise spending and use of credit; protection of loss through insurance; and procurement of a home.

The content is adequate for a one-year course if all topics are covered, but by deleting some of the material the book could be used for a semester course. The sequence of chapters can be rearranged by the teacher, who should be thoroughly grounded in the principles and procedures of business and possess skills in stimulating discussion and promoting student participation.

Each of the 25 chapters includes review questions, discussion questions, consumer problems, and suggestions for community projects. The consumer problems are challenging and require arithmetic skills. Some of the community projects would be difficult to carry out in a rural area. The student supplement contains true/false quizzes, vocabulary work, graph and chart exercises, thought problems, and questions related to values clarification. Enrichment activities and answers to the questions posed in the text are found in the teacher's manual. Objective achievement tests covering from two to five chapters are available.

4. CONSUMER ECONOMIC PROBLEMS (NINTH EDITION)

Author(s)/editor(s)	Roman F. Warmke, Eugene D. Wyllie
Publisher	South-Western
Publication date	1977
Grade level	9-12
Reading (grade) level	11/12
Materials and cost	Text, hardbound, $7.98; student supplement, $2.57; tests, $.39 each; consumer guides, $1.98 each; teacher's guide, free
Subject area(s)	Business education, distributive education, economics
Consumer economics focus	A, B, C, E, F, G, H, I

The fact that nine editions of this book have been published is evidence of its acceptance in the consumer education field. The authors state as their objectives providing understanding of money management skills; the roles an individual performs as a worker, consumer, and citizen/voter; the relationships between consumers, producers, government, and foreign trade; the interrelationships between personal and aggregate economic analysis; and, finally, the interrelationships between economic analysis and the problems of society.

The text is designed for a one-year course, but with limited parameters it could be used in a semester course. For example, chapters 1-8 emphasize the U.S. economic system and how business operates; chapters 9-17 are concerned with how business and the economy of the nation as a

whole are affected by business and government operations; personal, basic, and consumer economics are dealt with in chapters 18-32. The parts may be taught in any sequence the teacher chooses. The teacher should be thoroughly grounded in the principles and procedures of business.

The teacher's manual provides helpful suggestions for enlivening the course, review and discussion questions, and methods for further extending the activities described in the text.

The consumer guides present facts and suggest procedures and practices related to purchasing food, clothing, furniture, appliances, cars, health services, and medicine. The many activities in the guides which involve comparative shopping in one's community make the guides a necessary adjunct to the text. The student supplement also suggests a variety of student-oriented consumer activities. Achievement tests, objective in format and encompassing three chapters each, are available.

The reading level is high, and students below the 12th grade may have difficulty dealing with the vocabulary as well as with the plethora of statistics and the encyclopedic style of the book. The text is traditional in presentation but comprehensive in content. Many of the suggested projects and discussion questions provided at the end of each chapter are not of compelling interest.

5. CONSUMER IN AMERICA, THE

Author(s)/editor(s)	W. Richard Plunkett
Publisher	Harcourt Brace Jovanovich
Publication date	1979
Grade level	7-12
Reading (grade) level	6/7
Materials and cost	Text, hardbound, $7.95; teacher's guide, paperbound booklet, $.90
Subject area(s)	Business education, career education, economics, home economics
Consumer economics focus	A, B, C, E, F, G, H, I

This well-illustrated, interesting, clearly written text, suitable for use in rural as well as urban schools, is designed for either a semester course or an eight-week unit. The author's goals are to help students understand the basic rights and responsibilities of consumers in a free enterprise society and the ways in which personal goals and values affect consumer choices; develop reliable decision-making skills for spending, saving, and investing; evaluate alternatives in the marketplace; and get the most for their money.

Each of the 16 chapters concludes with review, vocabulary development, and suggestions for applying knowledge via investigation, research, and community projects. Emphasis on values clarification is evident

throughout the text. The appendices provide assistance in figuring federal income tax, calculating annual rates of interest, and balancing a checking account, in addition to a list of state consumer agencies and a very complete glossary. The teacher's guide lists objectives for each chapter, provides answers for the chapter exercises found in the student text, and presents a bibliography of films and suggested readings for each chapter.

6. CONSUMER MATHEMATICS

Author(s)/editor(s)	William Goe
Publisher	Harcourt Brace Jovanovich
Publication date	1979
Grade level	9-12
Reading (grade) level	9
Materials and cost	Text, hardbound, $8.70; teacher's guide, $3.15; activities book (forthcoming)
Subject area(s)	Mathematics
Consumer economics focus	C, D, E, G

Consumer Mathematics is intended to teach secondary students basic mathematical skills through an examination of consumer issues. The consumer content covered includes purchasing, maintaining, and insuring an automobile; food costs; various approaches to clothing purchases; housing; budgeting; taxation; credit; banking; insurance; and investments. The mathematics topics include whole numbers, fractions, decimals, ratio, proportion, percentages, and the metric system.

The text is designed to provide a basis for a year of instruction, although individual chapters might be used as supplemental materials in a variety of courses. The author has used many case studies and examples which are relevant to the lives of students. The open format, large type, pictures and illustrations, and interesting examples are all calculated to stimulate student involvement. This material seems best suited for students who are performing below grade level in mathematics.

7. CONSUMER SKILLS

Author(s)/editor(s)	Irene Oppenheim
Publisher	Charles A. Bennett
Publication date	1977
Grade level	9-12
Reading (grade) level	9/10
Materials and cost	Text, hardbound, $7.47; teacher's guide, paperbound, $3.75; student guide, paperbound, $2.97

Subject area(s)	Career education, home economics
Consumer economics focus	A, B, C, D, E, G, I

Written on the premise that young people cannot afford to learn only from experience, this text is designed to help students acquire shopping skills, spend money wisely, and get the most for their time, energy, and dollars. The text can be used for a semester course, a full-year course, or a minicourse; the chapters can be used independently and nonsequentially. The teacher's guide lists performance goals, key ideas, activities, and resources for each lesson as well as reference materials and audiovisual resources.

The five sections of the book deal with nearly every aspect of consumer education, and the 17 chapters are fairly comprehensive in their coverage. Section 1 concerns money management, including examination of personal values. Section 2 suggests how to develop skills in shopping wisely for clothing and cars and in securing good information before purchasing. The third section, "Protecting Yourself," informs students about social insurance, health care, and legal rights and responsibilities. "Looking Ahead," section 4, deals with career planning, bank services, life insurance, housing, and investing. The last section deals with the environment, conservation and energy problems, and economic systems.

Within each chapter are case studies that pose problems for students to solve and promote class discussion. End-of-chapter extending activities direct students to visit services, institutions, or people in their communities who can furnish information relevant to the chapter. The student guide contains self-administered tests in addition to activities which involve analysis of advertising, valuing, computation, research, and problem solving. The activities and readings would be relevant to students in both rural and urban areas.

8. ECONOMICS FOR YOUNG ADULTS

Author(s)/editor(s)	Bertram L. Linder
Publisher	W.H. Sadlier
Publication date	1977
Grade level	9-12
Reading (grade) level	10
Materials and cost	Text, hardbound, $7.95; student workbook, $3.51; teacher's guide, $3.81
Subject area(s)	Career education, economics, social studies
Consumer economics focus	A, B, C, E, F, G, H, I

Although this text sets forth no rationale, goals, or objectives, the content is clearly geared to consumer education and to presentation

of the basic principles of economics. Material sufficient for a one-semester course is presented in five parts. Part 1, "Americans as Consumers" (which is identical to the first 14 chapters of *You the Consumer*, by Linder and Selzer), is focused on making intelligent decisions in the marketplace. The remaining parts, constituting more than half of the book, are "Americans at Work," which deals with career education, wages and salaries, organized labor, and social security; "How Americans Live," which discusses the American way of life in terms of economic measurements; "Business in America," which presents types of business organizations, comparative economic systems, and the government's role in the economy; and "Urban Economics," which is concerned with the growth of cities and attendant economic problems.

End-of-chapter activities include thought-provoking questions and suggestions for community projects. The teacher's guide supplies objectives, content outlines, motivational devices, and extension activities for each chapter.

Research and Discovery, the student workbook, is entirely oriented toward skill development. The activities therein ask students to interpret graphs, charts, posters, cartoons, and flow charts, and in some cases to make or plot their own visual aids. Content related to consumer arithmetic, community surveys, advertising, and comparative shopping is included. The pages are perforated to facilitate removal.

9. GENERAL BUSINESS: CONCEPTS, VALUES, SKILLS

Author(s)/editor(s)	Herbert L. Lyon, John M. Ivancevich
Publisher	Harcourt Brace Jovanovich
Publication date	1976
Grade level	9-12
Reading (grade) level	10
Materials and cost	Text, hardbound, $8.25; 2 student activity books, $2.70 each; teacher's guide, $3.90; 2 test booklets, $.75 each
Subject area(s)	Business education, economics
Consumer economics focus	A, B, C, E, F, G, H, I

The authors' four main topics--consumer education, consumer awareness, personal utilization, and career awareness--are well covered in this text for a year-long course. The ten self-contained units comprising 43 chapters can be taught in any sequence. Each chapter includes such specific activities as vocabulary exercises, review questions, and thought questions. Although the book stresses read-and-discuss strategies more than community-oriented activities, it may be less appropriate for rural areas than for urban environments. A notable feature of the text is the large number of interesting photographs and illustrations. There is a helpful glossary at the end of the book.

The teacher's manual which outlines teaching procedures for each chapter is so explicit in its directives and so full of resource suggestions, supplementary readings, and reproducible charts, graphs, maps, and business forms that even a teacher without background or training in business or economics probably would feel comfortable about using the material.

The student activity books, each of which contains five units, provide puzzles, vocabulary work, short essay questions, activities (categorized "for artists" and "for writers") and review questions. Each is designed to provide enough materials for a semester unit. Altogether, the authors have provided a thorough and comprehensive course with maximum teacher assistance.

10. LIVING IN A CONSUMER'S WORLD

Author(s)/editor(s)	Milton Finkelstein, Arthur Nitzburg
Publisher	Globe
Publication date	1977
Grade level	7-12
Reading (grade) level	7/8
Materials and cost	Text, hardbound, $7.35, or paperbound, $6.15; teacher's guide, free; 6 filmstrips with records or cassettes, $105.00
Subject area(s)	Economics, home economics
Consumer economics focus	A, E, F, G, I

This one-semester text is designed to help the secondary student "become a more discerning and effective consumer." The six units, each containing from three to six chapters, focus on cars (purchasing, financing, insuring), food (purchasing, nutrition, federal regulatory standards), clothing (choices, care, fabrics, fibers), appliances (purchasing, care, repair), housing and home furnishings, and planning for the future (medical, life, and income insurance; federal, state, and local social services).

Each chapter ends with summary statements and extension activities. A glossary is provided at the end of the book. The teacher's guide suggests specific procedures for presenting each lesson, along with discussion questions and role-playing and investigative activities for students. The filmstrips are coordinated with the six units.

11. LIVING, LEARNING, AND CARING

Author(s)/editor(s)	Martha Davis Dunn, M. Yvonne Peeler
Publisher	Ginn
Publication date	1976

Grade level	5-9
Reading (grade) level	6
Materials and cost	Text, hardbound, $9.65; teacher's guide, $1.95
Subject area(s)	Home economics, social studies
Consumer economics focus	E

Although the intent of this middle school/junior high text is to provide general education in the areas of food, clothing, interpersonal relationships, and citizenship, only the units on food and clothing are applicable to consumer education. Within these units, wise spending habits, examination of labels, and comparison shopping are stressed. Values clarification is given major emphasis throughout the book, and the material is suitable for both urban and rural settings.

Designed primarily for a one-semester course, the text can be used for a year if the suggested additional learning experiences are incorporated. The teacher's guide provides central ideas, instructional objectives, and learning outcomes in addition to suggestions for extension learning experiences related to research and community-based activities. The tests and quizzes included require solutions to realistic problems.

12. MANAGING YOUR MONEY

Author(s)/editor(s)	Harold A. Wolf
Publisher	Allyn and Bacon
Publication date	1977
Grade level	9-12
Reading (grade) level	10
Materials and cost	Text, hardbound, $8.70; teacher's guide, $2.85
Subject area(s)	Business education, social studies
Consumer economics focus	A, B, C, E, G, H

Designed to "identify financial problems and offer solutions," this book, as its title suggests, deals almost exclusively with money. Although it would be useful in a consumer education course, its focus is perhaps more pertinent to business education. Units on income, credit, savings, insurance, investment, banking, and taxes form the substance of the text. An entire chapter is devoted to the metric system and two chapters deal with purchasing and consumer protection.

The book may be used for a year-long or semester course. The teacher's guide provides chapter assignments for each week and suggests appropriate deletions for the shorter course. The year-long course includes examination, field trips, and the use of resource persons.

Case studies at the end of each chapter present realistic and challenging problems for students to solve. To some extent, the suggested activities make use of community resources.

13. YOUNG CONSUMERS

Author(s)/editor(s)	Linda Riekes, Sally Mahe
Publisher	West
Publication date	1975
Grade level	7-9
Reading (grade) level	7
Materials and cost	Text, paperbound, $4.00; teacher's guide, $4.00; filmstrip, $6.50
Subject area(s)	Home economics, social studies
Consumer economics focus	B, E, F, G, H

Although *Young Consumers* is part of the Law in Action series, it examines topics that extend beyond the scope of consumer law. Eight of the 24 lessons deal with advertising, nine focus on being a wise consumer, and three examine consumer redress procedures.

Through a mixture of reading and community-based action activities, this text seeks to achieve six goals for students: to develop confidence and "knowhow" in confronting various sales pitches and advertising gimmicks, to learn the fundamental facts needed to be a wise consumer, to understand consumer laws and important consumer terms, to develop decision-making skills for dealing with unfair and illegal business practices, to learn where to go for help when they have been taken advantage of or need consumer information, and to learn the rights and responsibilities of the buyer in any transaction.

The materials employ a wide range of teaching strategies--reading and discussion, role play, crossword puzzles, analysis of television commercials, compilation of a community consumer help catalog, and conduct of a community survey. The colorful illustrations and relevant topics are designed to motivate students. Although these materials would be appropriate as a unit or minicourse for students within a wide range of ability, it is especially useful for students with reading problems.

14. YOU THE CONSUMER

Author(s)/editor(s)	Bertram L. Linder, Edwin Selzer
Publisher	W.H. Sadlier
Publication date	1977
Grade level	9-12
Reading (grade) level	7

Materials and cost	Text, hardbound, $7.32, or paperbound, $4.83; student workbook, $2.37; teacher's guide, $2.58
Subject area(s)	Business education, economics, home economics, legal education, social studies
Consumer economics focus	A, B, E, H, I

By presenting a great number of illustrative stories and situations, the authors have produced a very readable one-semester text. The illustrations are abundant, interesting, and current. Vocabulary development is given considerable attention and introduced in an easy-to-learn style.

The extension activities at the end of each chapter include provocative questions under the heading "What Do You Think?"; suggested projects call for students to research the news media and their communities. However, the materials would be most useful in urban areas, since many assignments require students to compare several banks or stores or supermarkets.

The teacher's guide provides objectives, motivational devices, and activities for each chapter which involve community research and role play. The student workbook is designed to provide ways to practice applying the economics concepts introduced in the text. The exercises are designed to develop skills (in reading; interpretation of graphs, charts, tables, and contracts; and arithmetic) as well as foster creative thinking.

SUPPLEMENTARY PRINT MATERIALS

Entry No.	Title of Materials	Page No.
15.	*Basic Banking Operations*	20
16.	*Basic Buying Skills*	20
17.	*Basic Competency Skills, 6-7-8*	20
18.	*Buying and Operating a Car*	21
19.	*Cases in Consumer Education*	22
20.	*Consumer and the Environment, The*	22
21.	*Consumer Economics*	23
22.	*Consumer Education Learning Activity Packages*	23
23.	*Coping with a Cashless Society*	24
24.	*Energy*	25
25.	*Fifty Spirit Masters on Banking*	25
26.	*Finding a Good Used Car*	26
27.	*Forms in Your Future*	26
28.	*Great American Farm, The*	27
29.	*Inflation and Your Future*	28
30.	*It's Your Money: A Guide to Saving and Spending*	28
31.	*Managing Your Money: A Game Plan Approach*	29
32.	*Mod Money Management*	29
33.	*Money Book, The: Saving and Spending*	30
34.	*Money Management*	30
35.	*Money Of Your Own*	31
36.	*Reading for Survival in Today's Society, vol. 2*	31
37.	*Reading With a Purpose*	32
38.	*Redress: Examining the Issues*	32
39.	*Stores*	33
40.	*Story of Banks, The*	33
41.	*Story of Checks, The*	34
42.	*Story of Money, The*	35
43.	*Teaching About Energy Awareness: 33 Activities*	35
44.	*Understanding Our Economy*	35

15. BASIC BANKING OPERATIONS

Author(s)/editor(s)	Nancy Kessinger
Publisher	Milliken
Publication date	1977
Grade level	7-12
Reading (grade) level	Not applicable
Materials and cost	Booklet, paperbound, $4.25
Subject area(s)	Economics, mathematics
Consumer economics focus	C

The booklet of 24 spirit masters gives students actual experience in preparing the forms and computing the arithmetic necessary in maintaining bank accounts. The forms provided include those for opening checking and savings accounts, making deposit slips, maintaining balances, and figuring income and expenses. The material is geared to students in junior and senior high school who are having reading problems.

16. BASIC BUYING SKILLS

Author(s)/editor(s)	Barbara Nesbitt
Publisher	Milliken
Publication date	1977
Grade level	7-12
Reading (grade) level	Not applicable
Materials and cost	Booklet, paperbound, $4.25
Subject(s)	Business education, home economics, mathematics
Consumer economics focus	C, E

These 24 spirit masters are designed to assist students with reading difficulties in solving day-to-day arithmetic problems. The series includes exercises in cost comparison, clothing selection, computation of percentages, completion of mail orders, writing of business letters, and conversion of fractions and percentages to decimals.

17. BASIC COMPETENCY SKILLS, 6-7-8

Author(s)/editor(s)	Bonnie J. Brooks
Publisher	Milliken
Publication date	1977
Grade level	6-8
Reading (grade) level	Not applicable

Materials and cost	3 booklets, paperbound, $4.25 each
Subject area(s)	Mathematics, social studies
Consumer economics focus	C, E

Each booklet in this series contains 24 duplicating masters. Some of the titles in *Basic Competency Skills 6* are "Making a Decision," "Getting Your Money's Worth," "Sales Tax," "Taking a Trip," and "Reading a Bar Graph." Among those in volume 7 are "Earning Money," "Be a Smart Shopper," "Writing a Check," "Where does the Money Go?," and "Locating Places on a Map." Volume 8 includes "Take-Home Pay," "Repaying a Loan," "Unit Pricing," "Help Wanted," and "Words of Warning." Each spirit master contains a problem-solving activity and answers to the problem. (The answers do not duplicate onto students' worksheets.) This set of supplementary materials is designed to relate practical application of basic skills to a student's everyday living experiences. These masters could be used as worksheets, review activities, or tests in a consumer education course or as motivational activities in math classes.

18. BUYING AND OPERATING A CAR

Author(s)/editor(s)	Louis D. Mason
Publisher	J. Weston Walch
Publication date	1976
Grade level	9-12
Reading (grade) level	6
Materials and cost	Box containing 50 spirit masters and answer key, $16.75
Subject area(s)	Driver education, home economics, social studies
Consumer economics focus	E

This set of spirit masters, designed for supplementary use in the study of purchasing or other aspects of consumer education, covers five topics: buying a car, financing a car, operating a car, traveling and driving emergencies, and automobile insurance. Review tests are also provided.

The masters, most of which are problem oriented and require students to make specific, factual responses, could best be used as review or exercise materials, since most students probably would not be able to complete them without previous instruction or experience in purchasing and operating an automobile. There are many opportunities throughout the unit for a teacher to use community resources, especially persons who are professionally involved in car sales, finance, insurance, and law enforcement.

19. CASES IN CONSUMER EDUCATION

Author(s)/editor(s)	Louis D. Mason
Publisher	J. Weston Walch
Publication date	1976
Grade level	7-12
Reading (grade) level	6
Materials and cost	Box containing 50 spirit masters and answer key, $16.75.
Subject area(s)	Business education, social studies
Consumer economics focus	B, C, E, F

Case Studies in Consumer Education is a set of 50 spirit masters which examine a variety of consumer topics, among them automobiles, housing, credit, consumer protection, money management, insurance, advertising, clothing, and the environment. The technique used is a case-study approach that involves students in problem-solving activities. Because some of the cases are open ended, the solutions to many problems will reflect individual students' values and goals.

These materials can be used effectively in the classroom only if the teacher has some experience in consumer education. They are most useful as supplementary exercises for reinforcement and review in a consumer education curriculum.

20. CONSUMER AND THE ENVIRONMENT, THE

Author(s)/editor(s)	Jane E. Hartman
Publisher	J. Weston Walch
Publication date	1976
Grade level	9-12
Reading (grade) level	Not applicable
Materials and cost	Student book, spiralbound, $3.50
Subject area(s)	Environmental education, science
Consumer economics focus	D

This workbook is notable because little information is supplied by the author; rather, the book is designed to involve students in researching and writing handbooks of information about the community. The material is flexible enough to be used as a semester course in local environmental education, a supplement to a science course, or a mini-course within the science curriculum. Completion of the workbook will result in students' becoming thoroughly acquainted with their community and its plans for allocating resources and dealing with various environmental problems.

The ten chapters focus on water, air, food, pesticides, fuel, energy, power, noise, garbage, and land use. Through the book are environmental diary assignments, 27 in all, which provide an ongoing activity that involves making charts, doing research, compiling descriptive lists, and analyzing personal or local habits and life styles. At the end of each chapter are activities which require further reading, research, writing, and community investigation

The teacher will need some background in environmental studies and familiarity with the local community in order to use these materials, even though much of the activity is student directed. The appendices contain solutions to the puzzles, a list of nonprofit environmental groups, a suggested reading list, and "The Unpolluted Earth Game."

21. CONSUMER ECONOMICS

Publisher	Educational Masterprints
Publication date	1978
Grade level	11-12
Reading (grade) level	Not applicable
Materials and cost	Folder containing 15 spirit masters and answer key, $7.75
Subject area(s)	Business education, economics, social studies
Consumer economics focus	B, C, E, F

The 15 masters in this unit provide students with review and practice in content areas of consumer education. Among the specific topics covered are advertising, food, drugs, budget and money management, credit buying and problems, banks and banking services, savings and investments, insurance, buying or renting a house, purchasing an automobile, consumer fraud, labeling information, guarantees and warranties, and consumer protection. Each master consists of a cartoon or drawing which introduces the topics and a set of true/false, multiple-choice, or completion questions.

No rationale or objectives are provided, nor are the materials specifically linked to any consumer education text or course of study; however, they may be useful as review or testing tools for advanced secondary students.

22. CONSUMER EDUCATION LEARNING ACTIVITY PACKAGES

Publisher	Unigraph
Publication date	1975-78
Grade level	9-12
Reading (grade) level	7

Materials and Cost	Set of 18 folders, each containing black-line masters of learning activity packet and teacher's guide (see annotation for titles), $12.50 each
Subject area(s)	Business education, economics, home economics, mathematics, social studies
Consumer economics focus	B, C, D, E, F, I

Designed for use in programmed learning or individual instruction, these self-contained, self-directed lessons provide material on a wide variety of consumer education topics. The 18 titles in the series are "Advertising," "Budgeting," "Comparison Shopping," "Consumer Contracts," "Consumer Rights and Responsibilities," "Credit," "Credit Cards," "The Energy Crisis," "Financing and Insuring a Car," "Food Additives," "Health and Homeowner's Insurance," "Housing," "Inflation and Recession," "Labels on Food and Clothing," "Life Insurance," "Payroll Deductions," "Personal Checking Accounts," and "Savings and Investments." Each package contains a pretest (which, if passed, allows the student to proceed to the next package) in addition to an overview of the topic, objectives, readings, worksheets, and a posttest. The teacher's guide for each package includes an answer key, extension activities that involve community investigation, and discussion questions. Three to five hours are needed to complete each package.

23. COPING WITH A CASHLESS SOCIETY

Publisher	J.C. Penney
Publication date	1976
Grade level	9-12
Reading (grade) level	7
Materials and cost	Learning activity packet, $1.25
Subject area(s)	Home economics, social studies
Consumer economics focus	C

Coping With a Cashless Society introduces secondary students to the electronic funds transfer (EFT) system. As more and more transactions are performed through the use of credit cards and 24-hour banking terminals, students need to know how these systems operate and to understand some of the possible consequences of their use.

This learning activity packet, which contains lesson plans and black-line masters, reviews the evolution of computers and the origins of EFT, examines how an EFT system functions, explores the potential applications of EFT systems and their implications for consumers, and considers some of the legal issues related to EFT systems. The unit should require between five and ten class periods to complete. It engages students in a wide range of learning activities--among them reading, discussing, role playing, completing work sheets, and participating in valuing exercises.

24. ENERGY

Author(s)/editor(s)	David LeMoine
Publisher	W.H. Sadlier
Publication date	1978
Grade level	4-8
Reading (grade) level	3
Materials and cost	Booklet, paperbound, $1.52
Subject area(s)	Environmental studies, science
Consumer economics focus	D

Energy is a 64-page booklet which deals with the energy crisis and the advantages and drawbacks of various ways of producing power. Each section contains a pretest, a reading, questions, and suggestions for activities. The booklet contains much valuable information; if the errors in some of the maps and diagrams are pointed out to students, the materials could be a useful supplement to the junior-high-school or upper-elementary science curriculum.

25. FIFTY SPIRIT MASTERS ON BANKING

Author(s)/editor(s)	Linda Dritsas
Publisher	J. Weston Walch
Publication date	1978
Grade level	9-12
Reading (grade) level	Not applicable
Materials and cost	Box containing 50 spirit masters and answer key, $16.75
Subject area(s)	Business education, economics, home economics, mathematics, social studies
Consumer economics focus	C

These exercises are designed to familiarize students with some of the services offered by commercial banks, savings and loan associations, and credit unions. The masters include questions and exercises focused on deposit and withdrawal slips, checks, and loan applications. Students are required to calculate interest rates and identify the various types of loans available. The exercises can be easily scored, and an answer key is provided.

Geared to high school students, the masters can be used for review, practice, or tests. Some of the specific topics and exercises included are types of financial institutions, savings accounts, deposits, withdrawals, checking accounts, reconciling a bank statement, compound interest, loan applications, installment purchases, trusts, and safe

deposit boxes. The masters could be used as a part of a unit on money and banking or periodically throughout the school year as specific needs arise.

26. FINDING A GOOD USED CAR

Author(s)/editor(s)	William Fletcher and Patrick Kelley
Publisher	Changing Times Education Service Division, EMC Corporation
Publication date	1977
Grade level	7-12
Reading (grade) level	2
Materials and cost	Book, paperbound, $2.65; teacher's guide, free
Subject area(s)	Automotive shop, home economics
Consumer economics focus	E

Written by a master mechanic and a driver education teacher, *Finding a Good Used Car* is a comprehensive guide to purchasing a used automobile. In addition to providing detailed illustrations of mechanical problems, it explains how to road test a car and how a car functions and suggests how to determine what type of car best suits an individual's needs. The booklet is clearly illustrated and set in larger-than-normal type. The content would appeal to junior or senior high school students, although the reading level is at the second grade according to the Fry scale. Every technical term is followed by a pronunciation guide in parentheses. In addition to short readings, the booklet contains a variety of pencil and paper activities designed to stress important facts. The teacher's manual provides an answer key for the worksheets.

27. FORMS IN YOUR FUTURE

Author(s)/editor(s)	M. Goltry
Publisher	Globe
Publication date	1977
Grade level	7-12
Reading (grade) level	5
Materials and cost	Student workbook, $2.37; teacher's guide, free; 12 cassette tapes, $99.00
Subject area(s)	Business education, career education, economics, social studies
Consumer economics focus	C, G

Forms in Your Future provides, in workbook format, samples of 24 kinds of forms which an individual can expect to encounter and fill out during a lifetime. The sample forms, which are copies of actual documents, can be presented in any order. Because some of the forms are truly "in the future" for secondary students, a fact sheet has been provided at the outset on which each student is asked to imagine his or her status at age 21; this fact sheet is used as the data basis for many of the ensuing exercises.

Among the forms provided are applications for a social security number, a job, a driver's license, a charge account, a marriage license, or union membership; checks; federal income tax forms, mail order blanks; and voter registrations forms. Each of the 24 forms is preceded by a section requiring students to define the terms peculiar to each form as well as helpful hints for completing the form. The teacher's guide contains ideas, questions, activities, and a sample lesson plan that suggests possible teaching strategies. The materials are sufficiently flexible to be used as a supplement to any course which endeavors to prepare students for the practical aspects of daily living. They are especially helpful for students whose second language is English.

28. GREAT AMERICAN FARM, THE

Publisher	U.S. Department of Agriculture
Publication date	1977
Grade level	4-6
Reading (grade) level	2
Materials and cost	Folder containing wall chart, 4 spirit masters, teacher's guide, free
Subject area(s)	Social studies
Consumer economics focus	A

Designed primarily for urban elementary students, *The Great American Farm* provides basic information about the various elements of agricultural production and their effects on the cost and supply of food products. The program informs students of the place of the farmer in the U.S. economy and simulates the problems and achievements of the nation's farmers. The wall chart, which serves as the informational resource for student activities, can also be used as a resource when studying other topics.

Activity master 1, "The Great Food Hunt," requires students to compare the relationships between raw farm products and packaged, processed foods purchased in stores. Students are also asked to speculate as to why U.S. farmers are so productive. The second master, "What It Costs to Raise Food," introduces students to the business aspects of farming. The third and fourth masters, "My Farm Diary," are a simulation which gives students the opportunity to understand farming decisions and farming risks.

The Great American Farm can be taught in four or five classroom hours. The extension activities in the teacher's guide can be used to emphasize or reinforce specific ideas explained in the main part of the unit.

29. INFLATION AND YOUR FUTURE

Author(s)/editor(s)	Stephen Lowell
Publisher	J. Weston Walch
Publication date	1976
Grade level	10-12
Reading (grade) level	8
Materials and cost	Student book, spiralbound, $3.25
Subject area(s)	Economics, social studies
Consumer economics focus	A

To consumers, inflation means that their spendable dollars won't buy as many goods and services as they bought in the past. Since inflation will probably be with us for some time and students are likely to have questions about the subject, this book is a valuable resource for teachers who want to comprehend the causes, effects, and possible cures of inflation.

The book has nine chapters: "Some Fundamental Theories Concerning Inflation," "Inflation Up to Now in the United States," "Inflation in Other Countries," "Past Attempts at Inflation Control," "Wage Controls in the United States," "Inflation, Evil or Not," "Inflation and the Individual Family," "Savings and Inflation," and "The Nation and Future Inflation Control." This comprehensive, lucid account of the problems caused by inflation can be used as a supplementary resource or as a text by students who are studying economic theory.

30. IT'S YOUR MONEY: A GUIDE TO SAVING AND SPENDING

Author(s)/editor(s)	George P. Morrill
Publisher	Xerox Education Publications
Publication date	1977
Grade level	9-12
Reading (grade) level	6
Materials and cost	Booklet, paperbound, $.75
Subject area(s)	Home economics, social studies
Consumer economics focus	B, C

It's Your Money provides basic information about purchasing, advertising, credit, and investing. The readings are interesting and deal

with topics relevant to the lives of adolescents; however, no examples of minority groups are included, and there is no attempt to systematically develop consumer skills. Because of their readability and high interest level, teachers may want to use these materials as supplementary activities for developing skills and learning additional content. The booklet would require from 10 to 15 class periods to complete.

31. MANAGING YOUR MONEY: A GAME PLAN APPROACH

Author(s)/editor(s)	Frederick S. Brown
Publisher	J. Weston Walch
Publication date	1977
Grade level	9-12
Reading (grade) level	7
Materials and cost	Student book, spiralbound, $4.25
Subject area(s)	Mathematics, social studies
Consumer economics focus	C, E

Beginning with a fairly simple chapter entitled "Introducing Money" and continuing through nine increasingly complicated chapters ("Your Own Game Plan," "Banks and Your Game Plan," "Game Plans and Bank Services," "Choosing Bank Services," "Borrowing and Lending," "Estimating Pay," "Savings and Insurance," "Taxes," and "Tomorrow's Game Plan"), this book is designed to teach techniques for managing money and planning for the future. *Managing Your Money* contains numerous problems which require basic math skills as well as many discussion questions and activities which encourage students to explore their values as consumers. Solutions to problems are provided at the end of the book.

The book is written in nontechnical language; it contains only a few economic terms. Abstract, nonmeaningful examples are avoided in favor of real-life situations and problems which many students will face at various times in their lives. Students can use the book as a workbook in a money management course, or a teacher may wish to use it as a framework for a course in personal finance.

32. MOD MONEY MANAGEMENT

Publisher	Paul S. Amidon
Publication date	1976
Grade level	9-12 (8)
Reading (grade) level	7
Materials and cost	Booklet, paperbound, $.60

Subject area(s)	Social studies
Consumer economics focus	A, C

Mod Money Management could be used as a workbook in a course on personal economics, though the treatment of each component in this 28-page booklet is brief. Organized into sections focused on decision making, money problems and how to avoid them, budgeting, buying decisions, consumer protection, borrowing, insurance, saving, and using bank services, the booklet contains a mixture of thought questions and factual information. Each section provides students with opportunities for problem solving, and important terms and concepts are isolated within each section for increased emphasis. The booklet would be suitable for a unit or a minicourse.

33. MONEY BOOK, THE: SAVING AND SPENDING

Author(s)/editor(s)	George P. Morrill, Charles L. Cutler
Publisher	Xerox Education Publications
Publication date	1975
Grade level	9-12
Reading (grade) level	5
Materials and cost	Booklet, paperbound, $1.15
Subject area(s)	Home economics, social studies
Consumer economics focus	B, C, E

The Money Book attempts to provide students with a comprehensive approach to financial management. It helps students prioritize their needs and wants and budget accordingly. The content covers advertising, fraudulent business practices, the dangers of mail-order purchasing, obtaining credit, planning for such major purchases as automobiles and homes, and various approaches to savings and investments.

The primary instructional strategy is reading and discussion. The readings, which deal with topics relevant to the lives of students, are written in a light, catchy style, at a comprehension level low enough for junior or senior high school students who are reading several years behind grade level. Although the readings are accompanied by questions, teachers may want to supplement the booklet with additional problems and activities.

34. MONEY MANAGEMENT

Author(s)/editor(s)	Barbara Nesbitt
Publisher	Milliken
Publication date	1977
Grade level	7-12

Reading (grade) level	Not applicable
Materials and cost	Booklet containing 24 spirit masters, $4.25
Subject area(s)	Business education, mathematics
Consumer economics focus	C

All of the 24 spirit masters in this set of materials deal with the financial life of the mythical Benson family during a six-month period. Students have the opportunity to watch the family's situation change during that period and compute income and expenditures. Designed for students with reading difficulties, the exercises provide useful supplements for instruction, review, or testing.

35. MONEY OF YOUR OWN

Author(s)/editor(s)	Grace W. Weinstein
Publisher	E.P. Dutton
Publication date	1977
Grade level	7-9
Reading (grade) level	8
Materials and cost	Student book, hardbound, $7.95
Subject area(s)	Home economics, social studies
Consumer economics focus	C

Now that you have some money that's all yours, what are you going to do with it? *Money of Your Own* attempts to answer that question for young consumers in a simple, straightforward manner. The author not only covers such routine topics as decision making, budgeting, credit, and savings but also deals with values and the rights of both the teenage wage earners and their parents. Because the book does not treat consumer topics in sufficient depth to be used as a text, it is useful primarily as a supplementary student resource.

36. READING FOR SURVIVAL IN TODAY'S SOCIETY, VOLUME 2

Author(s)/editor(s)	Anne H. Adams, Anne Flowers, Elsa E. Woods
Publisher	Goodyear
Publication date	1978
Grade level	7-12
Reading (grade) level	Not applicable
Materials and cost	Book, paperbound, $8.95
Subject area(s)	Basic mathematics, business education language arts, social studies

Consumer economics focus	E, F, G

The volume was written to address a need for developing reading skills among high school students and others who might otherwise remain functionally illiterate. Intended for use as both a resource for teachers and a text for students, the book has much applicability to consumer education. The 18 modules are based on everyday situations and items with which adults must cope: apartment leases, advertisements for foods and home furnishings, automobile purchase contracts, bills, credit cards, postal service forms. The modules may be used independently in any sequence. Each one is about ten pages long and contains an introductory text, questions, key words and phrases, extension activities for two or more students, and a self-evaluation checklist. The pages are perforated for easy removal and reproduction. For students whose second language is English, the materials are especially helpful.

37. READING WITH A PURPOSE

Author(s)/editor(s)	John S. Simmons, Francis N. Millett, Jr.
Publisher	Harcourt Brace Jovanovich
Publication date	1979
Grade level	7-12
Reading (grade) level	Not applicable
Materials and cost	Student book, paperbound, $5.55; teacher's guide (forthcoming)
Subject area(s)	Language arts, social studies
Consumer economics focus	C, E, F

Because the teacher's manual was still in preparation, no rationale statement or list of objectives was available for this volume when this sourcebook was written, but its purpose is clearly to help students with reading problems develop skills for dealing with the many kinds of forms, labels, and documents in common use. Accompanying each of the 93 sample forms are explanations of purpose, abbreviations, and related vocabulary, along with exercises that require careful reading of the relevant document.

38. REDRESS: EXAMINING THE ISSUES

Publisher	J.C. Penney
Publication date	1976
Grade level	7-12
Reading (grade) level	5
Materials and cost	Learning activity packet, $1.25

Subject area(s)	Home economics, social studies
Consumer economics focus	B

This learning packet, containing six duplicating masters and teacher resource materials, examines the area of consumer redress. It is designed for use with junior or senior high school students and requires about five class periods to complete.

The initial activity is designed to help students understand why consumer complaints are a problem in our society and to identify some of the factors that contribute to the frustration felt by many consumers. Additional activities are focused on reading about formal and informal redress procedures, writing a script for a radio or TV advertisement, role playing a variety of consumer complaint situations, and writing letters of complaint. Provided in both English and Spanish are a glossary of consumer terms and a duplicating master of small claims court procedures. Most of the materials can be used by students with poor reading skills.

39. STORES

Author(s)/editor(s)	Alvin Schwartz
Publisher	Macmillan
Publication date	1977
Grade level	3-8
Reading (grade) level	6/7
Materials and cost	Student book, hardbound, $7.95
Subject area(s)	Social studies
Consumer economics focus	A

The author provides a glimpse of what goes on behind the scenes in more than 30 different kinds of business establishments, including a florist shop, a bakery, a bank, a dry cleaner, a car wash, a beauty shop, a movie theater, a bookstore, a gas station, and a shoe store. The book gives the reader an opportunity to learn how markets provide information about goods and services and bring buyers and sellers together. Included in the book are a recipe for spaghetti and meatballs for 200 people as well as instructions for making an enormous banana split.

40. STORY OF BANKS, THE

Author(s)/editor(s)	C.J. Parnow
Publisher	Federal Reserve Bank of New York
Publication date	1979
Grade level	7-12
Reading (grade) level	7

Materials and cost	Booklet, paperbound, free
Subject area(s)	Economics
Consumer economics focus	A, C, I

The Story of Banks presents in comic-book format a brief description of the origins and purposes of banks. Although it briefly mentions the services banks perform for individuals, most of the text is focused on the original functions of the federal reserve banks. Among the topics explored are the role of banks in dealing with inflation, unemployment, economic growth, and balance of trade and the relationship between the federal reserve bank and local banks. One section of the book traces the evolution of banking from the Greeks and Assyrians through Medieval Europe to the present-day United States. Considerable attention is devoted to the evolution of the federal reserve system and the problems that had been caused by unregulated state banks. Clever puns and illustrations contribute to generating student interest. This material would be particularly appropriate for students with poor reading ability.

41. STORY OF CHECKS, THE

Publisher	Federal Reserve Bank of New York
Publication date	1975
Grade level	7-12
Reading (grade) level	7
Materials and cost	Booklet, paperbound, free
Subject area(s)	Economics
Consumer economics focus	A

The Story of Checks is a comic book that explains what checkbook money is, its origin and evolution, how check clearinghouses function, and how to write a check. The humorous writing style and illustrations should stimulate student interest. This material would be most useful in a course introducing the concept of checks to junior or senior high school students who read below grade level.

42. STORY OF MONEY, THE

Author(s)/editor(s)	D.H. Friedman, C.H. Parnow
Publisher	Federal Reserve Bank of New York
Publication date	1977
Grade level	7-12
Reading (grade) level	8
Materials and cost	Booklet, paperbound, free
Subject area(s)	Economics

Consumer economics focus A, I

The Story of Money is an informative comic book which describes how money circulates, the origin of money, barter mercantilism, Gresham's law, banking, and the operation of the federal reserve system. Clever puns and illustrations enhance its appeal. Although there are no teaching directions, creative teachers could use this material as an introduction to a more detailed study of our monetary system. It should be most useful with junior or senior high school students who read below grade level.

43. TEACHING ABOUT ENERGY AWARENESS: 33 ACTIVITIES

Author(s)/editor(s)	Nancy Dille
Publisher	Center for Teaching International Relations
Publication date	1978
Grade level	5-12
Reading (grade) level	5
Materials and cost	Student book, paperbound, $7.95
Subject area(s)	Economics, home economics, social studies
Consumer economics focus	D

Each of the varied, self-contained units in this book should require a teaching time of from one to three class periods. While no special teacher training is needed, an interest in environmental or energy-related topics is helpful.

The book, which can be used most effectively in grades 8-12, is intended to supplement existing curricula in environmental education, but it can be easily used in consumer education courses. The units can be classified under the following headings: energy consumption, energy conservation, alternative energy sources, and energy and the environment. Most of the units require the student to make a value decision regarding the use and conservation of energy.

The activities are designed as discussion starters, sources of factual information, or stimulators of critical thinking. Each activity is accomplished by information about objectives, materials needed, and procedures to be followed.

The materials have been evaluated by teachers in various school systems, and an evaluation form is included in the book for teachers to complete and return to the publisher.

44. UNDERSTANDING OUR ECONOMY

Author(s)/editor(s) E. Richard Churchill, Linda R. Churchill

Publisher	J. Weston Walch
Publication date	1977
Grade level	9-12
Reading (grade) level	7
Materials and cost	Student book, spiralbound, $4.25
Subject area(s)	Social studies
Consumer economics focus	A

Understanding Our Economy presents a comprehensive view of economic theory and practice. The titles of its ten chapters are "Supply and Demand," "The Stock Market," "Money and Banking," "Credit, Debt, and Savings," "Inflation, Recession, and Depression," "The Role of Government," "The Interaction of Business, Labor, Government," "Our Place in International Economy," and "Economic Charts for Interpretation." Each chapter requires students to read, think, and answer questions throughout the text. An introductory chapter and a glossary are included.

This book is really more of a workbook than a textbook. It is written in a terse style, and a teacher would need some background in basic economics before attempting to use the materials. However, it would be useful as a resource or text for senior high students.

SUPPLEMENTARY AUDIOVISUAL MATERIALS

Entry No.	Title of Materials	Page No.
45.	*Advertising Messages and You*	39
46.	*American Consumer, The*	39
47.	*American Economic System, The*	40
48.	*Be a Better Shopper: Buying in Supermarkets Slide Program*	41
49.	*Budgeting Your Money*	42
50.	*Buying: A History of Consumerism*	43
51.	*Buying Insurance: What's the Right Protection for You?*	43
52.	*Consumer Advertising*	44
53.	*Consumer Credit*	45
54.	*Consumer Education: A Guide for Young People*	45
55.	*Consumer Education Series*	46
56.	*Consumer Information*	47
57.	*Consumer Survival Kit*	48
58.	*Consumer Tapes*	49
59.	*Doublespeak Box: Reading the Information Environment*	49
60.	*Economic Concepts and Issues*	50
61.	*Energy and Economics*	51
62.	*Energy Efficiency*	52
63.	*Instant Energy, Sugar Coated, Fast Food Nutrition Kit, The*	52
64.	*Law as a Tool, The: Consumer Protection*	53
65.	*Let the Buyer Beware: The Law of Warranties*	54
66.	*Looking for Me: Understanding Consumer Behavior in the Marketplace*	54
67.	*Math for the Young Consumer*	55
68.	*Money Management*	55
69.	*Personal Budgeting*	56
70.	*Read Before Signing: Consumer Law*	56
71.	*Saving and Investing*	57
72.	*Systems: An Approach to Consumer Education*	57

73.	*Use and Misuse of Credit, The: Surviving in a World of Plastic*	58
74.	*Winnie the Pooh and the Value of Things*	59
75.	*Winning the Grocery Game*	59
76.	*You and Your Home Insurance*	60

45. ADVERTISING MESSAGES AND YOU

Publisher	Globe Filmstrips (distributed by Coronet Media)
Publication date	1979
Grade level	9-12
Materials and cost	Box containing 4 filmstrips, 4 cassettes, 8 black-line masters, teacher's guide, $75.00
Subject area(s)	Language arts
Consumer economics focus	F

"It is better to train young people to use advertising wisely than to have them used by advertising" is the underlying theme of this program. However, this rationale may be less apparent to the viewer than the fascination of watching how advertising messages are created, developed, and targeted.

Advertising Messages and You is designed to introduce students to the people and processes involved in creating commercials. The four titles are: "The Product and the Message," "The Audience and the Message," "The Medium and the Message," and "The Sponsor and the Message." Together, they show students the complexity and challenge involved for advertising agencies in understanding why people buy a product, identifying the proper audience, selecting the best medium, and developing the appropriate image for the sponsor.

Each filmstrip is accompanied by two reproducible activity sheets which, along with the filmstrips, should consume eight to ten class periods. The activity sheets ask students to emulate some of the processes which advertising agencies use in preparing commercials, critically analyze current advertising, and design some ads of their own. The teacher's guide summarizes the contents of each filmstrip and lists pre- and post-screening strategies, though it provides no script.

46. AMERICAN CONSUMER, THE

Author(s)/editor(s)	Wayne S. Brown
Publisher	Encyclopaedia Britannica Education Corp.
Publication date	1976
Grade level	11-12
Reading (grade) level	College
Materials and cost	Box containing 3 filmstrips, 5 cassettes, 30 resource reading booklets, teacher's guide, 14 spirit masters, 64 miniprint cards, $133.50

Subject area(s)	American history, economics, social studies
Consumer economics focus	E, F, H, I

The American Consumer is part of a series, Ongoing Issues in American Society, of which each unit is devoted to an important issue that has recurred throughout American history. This unit is a sophisticated, activity-oriented program consisting of 15 lessons along with optional exercises which can expand the length of each lesson.

The kit examines the three devices most commonly used to protect the consumer: laws, regulatory agencies, and private citizen action. Such laws as the Meat Inspection Act of 1906 and the Wholesome Meat Act of 1967 exemplify a recurring use of law for consumer protection. Regulation, as illustrated by the operations and limitations of the Federal Trade Commission or the Food and Drug Administration, is discussed in connection with Wonder Bread, aspirin, and cigarette advertising. Self-regulation by industry is shown by means of an activity related to movie ratings. Descriptions of the work of Nader's Raiders and citizen boycotts indicate the pressures exerted by nongovernmental agencies on behalf of consumers.

The teacher's guide provides directions for interweaving the audio, visual, and print components of the kit. Specific discussion questions are suggested, along with student activities that involve essay writing, reading, small-group simulations, role play, games, and analysis of current advertising. All assignments provide an in-depth study of the issue at hand--for example, reading actual laws and statutes, listening to interviews with actual personalities associated with the consumer movement, and seeing replications of actual advertising that has been the subject of complaints.

47. AMERICAN ECONOMICS SYSTEM, THE

Publisher	Society for Visual Education
Publication date	1978
Grade level	9-12
Materials and cost	Vinyl binder containing 4 filmstrips, 4 cassettes, teacher's guide, 24 skill extenders, $99.00
Subject area(s)	Business education, economics, social studies
Consumer economics focus	A

The purpose of this unit is to introduce students to the nature, organization, and structure of our free enterprise system (more accurately described by the developers as a "mixed economy"). The interdependence of business, consumers, and the government is stressed in all segments of the program. Each of the four filmstrips presents a review of the content in an easy-to-follow manner.

The first filmstrip, "The Free Enterprise System," explains what an economic system is, describes the main features of the U.S. economic system and those of planned economies and democratic socialist economies, and asks students to compile their own glossaries of the economic terms introduced.

"The Role of Business" describes the problems besetting business in our economy and suggests solutions. Several types of business organization are described, and students are asked to research a local business to determine how decisions affecting it are made. They also learn about federal laws designed to preserve competition.

The third filmstrip, "The Consumer's Role," deals with the problems faced by consumers and solutions which have been implemented or proposed. Advertising is a major component of this segment, and students are asked to role play situations related to comparative shopping and consumers' reactions to advertising.

Finally, "Government and the Economy" presents a history of the U.S. economy from the days of laissez-faire policies to the present, including an explanation of business cycles and a realistic presentation of current economic dilemmas.

Suggested student activities involve field trips, research on federal agencies, poll taking, and debate. The skill-extender packets require students to define and examine economic terms and concepts, consider why they buy what they do, apply filmstrip content to problems posed, interview business persons in their communities about current economic or financial problems, question advertising pitches, research American economic history, apply knowledge of federal laws to realistic situations, and define the scope of federal agencies and commissions.

48. BE A BETTER SHOPPER: BUYING IN SUPERMARKETS SLIDE PROGRAM

Author(s)/editor(s)	Heinz B. Biesdorf, Mary Ellen Burris, Josephine Swanson
Publisher	Cornell University
Publication date	1977
Grade level	7-12
Materials and cost	Box containing 140 slides, teacher's guide, set of 31 record sheets, miscellaneous other materials, $45.00 (10% discount on orders of 10 or more); teaching kit without slides, $6.00
Subject area(s)	Home economics
Consumer economics focus	E

This kit contains a multitude of activities employing a "learning by doing" approach. Designed to develop and improve supermarket shopping skills by pointing out the values and rewards of planned spending,

the kit also emphasizes family participation in deciding money matters.

The program is divided into three parts. Part 1 discusses how families spend their money and teaches cost/size comparisons (slides 1-45). Part 2 (slides 46-80) deals with labels and product standards. The advantages and disadvantages of buying store brands or name brands, what "specials" mean, buying meats, poultry, and eggs, and store discounts form the substance of Part 3 (slides 81-140).

The leader's guide, which includes a script to be read as the slides are shown, suggests 13 group activities that require students to prioritize values, determine unit prices, shop comparatively, examine advertisements critically, record price variables, or read labels carefully. Several quizzes are included in order to stimulate discussion and provide useful information. According to the developers, the program should be presented in a series of three class sessions of about two hours each.

49. BUDGETING YOUR MONEY

Publisher	Society for Visual Education
Publication date	1978
Grade level	9-12
Materials and cost	Vinyl binder containing 4 filmstrips, 4 cassettes, 30 skill extenders, teacher's guide, $104.00
Subject area(s)	Basic mathematics, business education, economics, home economics
Consumer economics focus	C

Teaching students about budgeting and how to budget can be an unexciting exercise, filled with columns of figures and based upon contrived or unreal situations. Happily, this series overcomes these problems and gives a careful, thorough, yet interesting presentation of all the aspects of budgeting anyone would need to know.

The filmstrip titles are "Why Budget?," "Planning a Budget," "Living With a Budget," and "Revising a Budget." The teacher's manual provides scripts and prefilmstrip discussion questions which ask students to define their personal goals and values, estimate family expenses, examine good buying habits, and anticipate how inflation or a personal crisis could affect a budget. Postfilmstrip discussion questions are also included, along with suggestions for classroom activities that promote thinking, inquiry, research, and community investigation. The skill extenders incorporate vocabulary development, analyses of goals, problem solving, record keeping, and examination of Department of Labor sample budgets.

The materials would be useful for either urban or rural students and for students whose first language is not English. From ten to twelve class periods should be needed to complete the series.

50. BUYING: A HISTORY OF CONSUMERISM

Publisher	Current Affairs Films
Publication date	1976
Grade level	9-12
Materials and cost	Box containing 2 filmstrips, 2 cassettes, discussion guide, $48.00
Subject area(s)	Economics, social studies
Consumer economics focus	E, F

The two-part sound/filmstrip program approaches consumerism from a historical viewpoint, dividing the history of buying patterns into two periods. "Buying Values: 1890-1945" shows that purchases were once sought and made only in relation to a specific need--products matched needs. Beginning with the 1920s, however, Americans began to abandon this practice. "Needing to Buy: 1945-Present" explains that Americans now tend to buy images rather than products; that they seek status, escape, or ego fulfillment through purchasing; and that they have distorted the meaning of luxury by confusing luxuries with necessities. The filmstrip also deals with the escalation of credit, recent developments in buying patterns, and the effects of the consumer revolution on U.S. life and economy. The roles of automobiles, television, tourism, and advertising are particularly emphasized. The tapes require careful listening and need to be repeated at least once for full understanding.

51. BUYING INSURANCE: WHAT'S THE RIGHT PROTECTION FOR YOU?

Publisher	Guidance Associates
Publication date	1979
Materials and cost	Box containing 2 filmstrips, 2 cassettes (or 2 33-1/3 rpm records), teacher's guide, $69.50
Subject area(s)	Business education, economics
Consumer economics focus	E

On the assumption that many people are not equipped with the information necessary to make correct choices in purchasing vehicle, homeowner's, health, and life insurance, this program is designed to give viewers the consumer skills necessary to analyze insurance questions in a rational manner. Part 1, "Vehicle and Homeowner's Insurance," introduces basic insurance terms, describes various types of insurance, and provides a detailed explanation of cost factors. The proper procedure for finding the least-expensive adequate vehicle insurance is discussed in general terms. Part 2 examines health and life insurance, major medical insurance, mail insurance, national health insurance, and health maintenance organizations. How, when and why to buy life insurance is discussed, and the various types of policies

available are described and evaluated. However, viewers are left to make their own decisions. The teacher's guide provides a glossary, discussion questions, and extension activities which incorporate panel discussions, outside speakers, research papers, and debate.

52. CONSUMER ADVERTISING

Publisher	Procter and Gamble
Publication date	1977
Grade level	9-12
Materials and cost	Box containing filmstrip, cassette, black-line masters of 8 student worksheets, wall poster, teacher's guide, $7.00
Subject area(s)	Business education, home economics, social studies
Consumer economics focus	F

Much of the material in consumer education tends to present advertising in a negative way, pointing out the false and misleading claims made in its name. Here is another approach--a justification for advertising created because of a perceived need "for information from business on business practices." The authors claim that advertising holds down prices because advertising lets potential customers know that a product is available, thereby stimulating the manufacturer to mass produce the product--which, in turn, lowers unit cost. The kit examines advertising from the viewpoints of both consumers and manufacturers. Before being introduced nationally in the 1974-75 school year, the kit was field tested with high school teachers across the country.

The filmstrip explains how market research, manufacturing, and advertising are interrelated, using shampoo as the product example. The steps involved in and the consideration given to creating a television commercial are detailed: obtaining facts, designing a strategy and the commercial itself, obtaining legal and network approval, producing the commercial, testing it, and planning what media to use. The teacher's manual includes chapters on the history of advertising, case histories showing how advertising works (with Procter and Gamble products), and information about how advertising is created, integrity and accuracy in advertising, and careers in advertising. Each chapter is supplemented by suggestions for activities which require students to analyze and evaluate advertising, create an ad campaign, solve a crossword puzzle, and investigate employment opportunities in the advertising field. Additional suggested activities involve role playing, interviews, research, and use of resource persons. An audio script, a bibliography, and a glossary are also provided in the teacher's guide.

53. CONSUMER CREDIT

Publisher	Society for Visual Education
Publication date	1978
Grade level	9-12
Materials and cost	Vinyl binder containing 4 filmstrips, 4 cassettes, teacher's guide, 24 skill extenders, 4 pretests, 4 posttests, $99.00
Subject area(s)	Basic mathematics, business education, economics
Consumer economics focus	C, I

"Everything the student might want to know about credit, and more" might be the title of this kit, which is designed to help students develop basic skills related to using credit. Like the other titles in the Life Skills series, these materials consistently urge viewers to shop wisely and carefully evaluate the goods and/or services which they anticipate purchasing or using.

"Cash or Charge?," the first of the four filmstrips, defines credit, explains the functions of consumer credit in our economy, and details the advantages and disadvantages of credit. "Many Forms of Credit" explains the types and sources of credit, introduces such terms as *interest*, *collateral*, and *holder in due course*, and explains various methods of repayment of credit. The third filmstrip, "Credit, How To Get It," deals with establishing a credit rating and calculating the cost of credit, as well as with the increasing availability of credit to women and minorities. The fourth filmstrip, "Credit: Should I? Can I?," explains the terms of credit contracts and describes major consumer credit legislation.

The teacher's guide contains the program scripts and suggestions for such activities as asking students to visit lending institutions and businesses which extend credit, establishing a class credit union, and role playing lender/borrower situations. The 24 skill extenders are full of imaginative and useful ideas for helping students develop a deeper knowledge of credit in our economy. The entire unit should require about 10 class periods.

54. CONSUMER EDUCATION: A GUIDE FOR YOUNG PEOPLE

Publisher	Q-ED Publications
Publication date	1975
Grade level	K-6
Materials and cost	Box containing 6 filmstrips and cassettes, teacher's guide, $99.50
Subject area(s)	Social studies

Consumer economics focus C, D, F

Consumer Education: A Guide for Young People can be used as a self-contained minicourse lasting several weeks or as a supplement to a longer course in values or social studies. The kit is designed to introduce children, ages 6 to 10, to basic consumer skills and decision making by describing the values, goals, and life styles of six children who represent different ethnic groups and socioeconomic levels. The objectives of the series are to identify criteria for making consumer decisions; examine the effect of marketing techniques on consumer decisions; relate consumer choices to values, goals and life styles; assess the effect of consumer decisions on the individual, the community, and the environment; and extend consumer learning experiences to home and community life.

The first filmstrip, "Needs and Wants," shows how individuals differ in the way they spend their money. Attention is given to decisions based on needs, wants, and long-term and short-term goals in a situation in which several children have money to spend. "Shopping for Toys" fosters awareness that knowledge and discrimination are required when making purchases by comparing what is depicted on television commercials to what is found in a toy store. "Packaging and Labeling" examines how the color, size, and illustrations on a package influence a consumer as well as the importance of label information when comparing similar products. Filmstrip 4, "A Word from the Sponsor," demonstrates that an understanding of the role which motivation plays in television advertising is important to the consumer when deciding to purchase a product. "Values and Lifestyles," by illustrating three different family situations, shows that individuals make different consumer choices based on personal values. The final filmstrip, "Consumer Ecology," shows that each individual must help conserve resources by reducing consumption, waste, and pollution at home, school, and elsewhere.

The teaching strategies include exercises which identify "reality" and "imagination" in advertising, surveys which demonstrate the effectiveness of advertising, and investigations which relate consumer goals to life styles. The teacher's guide contains vocabulary lists, discussion activities, and class investigation exercises for each filmstrip.

55. CONSUMER EDUCATION SERIES

Publisher	Butterick
Publication date	1977
Grade level	7-12
Materials and cost	Five boxes, each containing 3 filmstrips, 3 records or cassettes, student activity materials, teacher's guide, $85.00 each; $350.00 for complete set
Subject area(s)	Economics
Consumer economics focus	A, C, D, E, F, H

Providing a comprehensive minicourse in consumer education, this audiovisual series stresses process rather than simple explanations and exposes young people to the skills which will help them function as responsible consumers. Emphasis is placed on values clarification. Even-handed treatment of consumers' and sellers' viewpoints is a hallmark of the series, which would be useful in both urban and rural environments.

Student activities include role playing, simulations, a game, community research, and small-group discussions. The teacher's guide suggests discussion topics for junior high and senior high levels, as well as extension activities.

The kit entitled "The Consumer Process" introduces students to basic economics of the marketplace, consumer buying patterns, movement of money in the economy, and the role of banks. "The Planning Process" urges students to view their own values and goals as part of the economic system, assists them in setting priorities, explains the process of budgeting as a natural extension of personal values, and shows how career choice influences life style and the consumer's role. "The Buying Process" teaches students how to appraise advertising, how to react to sales pitches, and how to shop wisely. "The Legal Process" explores the consumer's legal rights, explains guarantees and warranties, and shows how to take action in regard to an unsatisfactory product. Finally, "The Action Process" suggests ways to "do it yourself" as a consumer option, examines the consumer movement and irresponsible actions of consumers, and explains how to conserve resources and energy. Materials and activities vary from kit to kit, thereby sustaining interest and challenge.

56. CONSUMER INFORMATION

Publisher	J.C. Penney
Publication date	1977
Grade level	9-12
Materials and cost	Box containing filmstrip, cassette, 10 black-line activity masters, teacher's guide, case studies, $19.00
Subject area(s)	Economics, home economics, psychology, social studies
Consumer economics focus	A, E, F

The last unit in a series of four, this kit investigates the process of finding and using marketplace information. Evaluation of information about goods and services, investigation of the human factors which influence the processing of information, and analysis of the costs of acquiring information are some of the major emphases.

The first of two modules in the unit contains a filmstrip, "Finding Out," which shows that today's consumers lack the necessary information to make intelligent decisions. Case studies present problems faced by

three separate individuals--problems that a teenager might well encounter. In five installments, new information is made available which may help or hinder the decision-making process. The case studies provide material for discussion which can help students generalize about the decision-making process.

The second module, which incorporates ten "awareness activities," asks students to analyze their recent purchases in detail and introduces them to consumer product testing organizations, marketplace standards, labels, warranties, and bargaining skills. Small-group role-play activities simulating decision making in everyday situations conclude the unit.

These kits are available on loan, at no cost, from some local J.C. Penney stores.

57. CONSUMER SURVIVAL KIT

Author(s)/editor(s)	Richard George
Publisher	Maryland Center for Public Broadcasting
Publication date	1975-78
Grade level	10-12
Materials and cost	Set of 17 paperbound booklets, $1.00 each; video cassette for each booklet, $100.00 each
Subject area(s)	Economics, social studies
Consumer economics focus	B, C, D, E, F, G, H, I

The *Consumer Survival Kit* is a national program service of the Maryland Center for Public Broadcasting, transmitted nationally by the Public Broadcasting System. Programs on videocassette are available for rental or purchase; many come with study guides. Topics cover nearly every aspect of consumerism: home buying and maintenance; purchase of vehicles, clothing, toys, or food; obtaining such services as nursing-home care, funerals, life insurance, and legal help.

A series of booklets on a wide variety of consumer topics are also available, containing reprints from such periodicals as *Changing Times*, *Money*, *U.S. News and World Report*, the *Wall Street Journal*, and *Consumer Reports* as well as from federal commission reports and publications of trade associations. Each publication is 24 pages long and contains an in-depth study of an issue related to consumerism. (Because the materials are constantly being updated or changed, it is not possible to provide a definitive list of publications.) The treatment of each issue is thorough and provides an opportunity for readers to view all aspects of a projected purchase, investment, or service. Probably the most objective resource available for consumer education, this series has found wide national acceptance.

58. CONSUMER TAPES

Publisher	Visual Education Corporation
Publication date	1979
Grade level	10-12
Materials and cost	Vinyl binder containing 6 cassettes, listener's guide, $67.00
Subject area(s)	Economics, home economics, social studies
Consumer economics focus	B, C, E, F, H, I

Each of these six two-sided cassettes provides explanations and first-person accounts of a variety of consumer experiences and situations. Interviews with consumer experts from the Better Business Bureau, state department of consumer affairs, public interest research groups, the Federal Trade Commission, and other organizations provide information and advice on how to cope successfully with today's complex marketplace. The tapes are enlivened by interviews with individual consumers who relate the mistakes they made in purchasing and actions they have subsequently taken. The materials are applicable to both rural and urban environments and full of common-sense advice; they have the additional virtue of conveying unrehearsed, realistic life situations. The tapes are accompanied by a guide which provides a synopsis of the contents of each tape and the names of the speakers involved.

The series includes the following titles: "Budgeting: How to Stretch Your Dollar," "Borrowing: How and Where To Go," "Getting Credit: How to Spend Money You Don't Have," "Gyps and Frauds: How to Protect Yourself," "Health Frauds: How to Detect Them," "Fighting Back: How to Handle Your Complaints," "Advertising: How to Read Between the Lines," "Comparison Shopping: How to Get the Most for Your Money," "Buying a Car: How to Get the Most Mileage for Your Money," "Housing: How to Buy or Rent Living Space," "Major Appliances: How to Get Your Money's Worth," and "Insurance: How to Understand a Policy."

59. DOUBLESPEAK BOX: READING THE INFORMATION ENVIRONMENT

Author(s)/editor(s)	Jeffrey Schrank
Publisher	Learning Seed
Publication date	1977
Grade level	11-12
Materials and cost	Vinyl binder containing 2 filmstrips, 2 cassettes, teacher's guide, spirit master, 8 activity cards, $43.00
Subject area(s)	Economics, language arts, psychology
Consumer economics focus	E, F

This multimedia kit is designed "to provoke thought and raise the awareness level of students to the subtleties of their information environments." The materials can be used for a unit extending from between three and five class periods.

The sound filmstrip, "Reading the Information Environment," suggests that we are bombarded with such a large amount of advertising and information that the result may be counterproductive. The silent filmstrip, "Doublespeak," deals with the distortion, hidden persuasion, puffery, half-truths, and confusing messages employed by advertisers and encourages students to analyze and criticize advertising. The cassette "Audio Persuasion" encourages the listener to consider the "doublespeak" in oral messages; it includes segments from Kennedy's inaugural address and Nixon's "Checkers" speech. Eight cards for small-group instruction present simulations asking students to describe a new product in "doublespeak" terminology. The ditto master worksheet requires students to search for puffery or misleading advertising in their communities. Explanations of the material and suggested discussion questions are provided in the teacher's guide, though the authors state that the material "is capable of generating discussion without a lengthy list of follow-up questions."

60. ECONOMIC CONCEPTS AND ISSUES

Publisher	J.C. Penney
Publication date	1977
9-12	9-12
Materials and cost	Box containing filmstrip, cassette, 3 modules, teacher's guide, $19.00
Subject area(s)	Economics, social studies
Consumer economics focus	A, D

Among the objectives of this week-long unit are to increase knowledge of basic economic concepts, to develop the ability to apply economic principles in analyzing the effects of events on families, to expand understanding of the relationship of values and goals to the determination and interpretation of economic policy, and to increase awareness of and appreciation for the goals and values of others.

The unit consists of three modules. The first module consists of the filmstrip "The Family Economics System," a humorous and clever introduction to such general economic concepts as supply and demand, types of economic systems, and inflation. The filmstrip concludes by presenting the family as an example of an organization with an economic system. A glossary of economic terms is included with the filmstrip. The second module, "Economic Goals," suggests activities focused on value clarification strategies, recording purchasing patterns, prioritizing economic goals, using a values continuum, playing an auction game, and analyzing family budgets. The third module, "Economic Issue Analysis," introduces students to statistical analysis through study of the Consumer Price

Index, the gross national product, and the unemployment rate. Posters showing these in chart form are provided in the module, along with case studies related to fiscal policy and information on monetary policy and the federal reserve system.

The unit can be used in both urban and rural environments. Although no special training is necessary, a background in economics may be useful for the teacher. The kit is available on loan at some J.C. Penney stores.

61. ENERGY AND ECONOMICS

Publisher	BFA Educational Media
Publication date	1976
Grade level	7-12
Materials and cost	Box containing 4 filmstrips, 4 cassettes, teacher's guide, $70.00
Subject area(s)	Economics, environmental education
Consumer economics focus	A, D

Combining the discipline of economics with concerns about the environment and energy, this program explores the relationship between economic satisfaction and energy availability and use. The teacher will need some background in economic theory before presenting the program, and the students should be familiar with terminology relevant to economics as well as with supply and demand curves.

The four titles of the four filmstrips are "How Much for a Gallon?," "Buying a Future," "Rivalry and Regulation," and "Resources and Nations." The filmstrips, which must be shown in the progression indicated, detail the complexity and ramifications of the energy crisis. Consideration is given to such factors as monopoly, government regulation, balance of payments, value of the dollar, exchange rates, and the inequitable relationship between world supplies of fossils fuels and fuel consumption by certain industrial nations.

"How Much for a Gallon?" explores the effects on demand of high and low prices for gas, the effects on prices of abundant or decreased supply in a completely free market, and ways in which government regulation or monopoly can change these effects. "Buying a Future" is focused on the costs of capital investment and the feasibility of financing capital-intensive alternative energy sources. "Rivalry and Regulation" deals with OPEC, competitiveness in the petroleum sellers' market, and the effects of antitrust legislation upon price. The fourth filmstrip shows the gap between domestic production and our need for petroleum and introduces concomitant problems related to balance of payments and the variable exchange rates of currencies.

Although the teacher's guide does not provide a script, it contains a synopsis of each filmstrip in addition to concepts treated, recall questions, and questions for further investigation.

62. ENERGY EFFICIENCY

Publisher	J.C. Penney
Publication date	1978
Grade level	9-12
Materials and cost	Folder containing filmstrip, filmstrip commentary, 3 activity sheets, infor-ation sheets, $1.00
Subject area(s)	Environmental education, science
Consumer economics focus	D

This small kit contains a ten-frame filmstrip with commentary which explores energy-efficient appliances and the costs of operating them. The information sheets contain arguments for and against energy-efficient labeling for appliances from the perspectives of consumers, manufacturers, retailers, and government. The activity sheets provide discussion questions, forms for students to use in surveying their communities on the use of energy-efficient appliances, and suggestions for selecting local resource persons to participate in a community forum on energy-efficient labeling. A rationale for teaching about energy efficiency is included.

63. INSTANT ENERGY, SUGAR COATED, FAST FOOD NUTRITION KIT, THE

Author(s)/editor(s)	Jeffrey Schrank
Publisher	Learning Seed
Publication date	1978
Grade level	9-12
Materials and cost	Vinyl binder containing 3 filmstrips, 2 cassettes, teacher's guide, 6 nutri-tion booklets, 2 spirit masters, paper-bound book, $57.00
Subject area(s)	Home economics, social studies
Consumer economics focus	E

Using humor, data from the Senate Select Committee on Nutrition and Human Needs, audiovisual presentations, and research activities, this kit aims to teach about some of the dietary imbalances and dangerous eating patterns that are common in the United States. Focusing on the excessive consumption of sugar, fats, and salt, the materials show students how to analyze and evaluate their daily diets in terms of nutritional components.

"Confessions of a Junk Food Junkie" is an amusing sound filmstrip which describes how children become addicted to sugar. A second sound filmstrip, "Dietary Goals for the U.S.," dramatically illustrates the increasing consumption of sugar, salt, and fats. "Nutri-test," a silent

filmstrip, presents problems in nutrition for students to solve alone and through group discussion. The spirit-master activities provide a list of recommendations from the Senate committee on nutrition and require each student to evaluate one day's food consumption in terms of nutritional value. The "Nutritional Values of Foods" booklets and the paperbound book, *The Brand Name Nutrition Counter*, can be used as reference materials in compiling these evaluations. Suggested in the teacher's guide are research/action projects which require students to study local fast-food franchises. Also included is a list of suggested readings related to diet and nutrition.

Altogether, the kit should require about eight class periods. It is applicable to both rural and urban environments and requires no special teacher training, though home economics teachers will probably be able to put the materials to best use.

64. LAW AS A TOOL, THE: CONSUMER PROTECTION

Publisher	J.C. Penney
Publication date	1979
Grade level	9-12
Materials and cost	Box containing filmstrip, cassette, teacher's guide, chalk talk, game, case study, activity sheets, role-play cards, $15.00
Subject area(s)	Economics, legal education, psychology, social studies
Consumer economics focus	B

This unit, which should require from four to six class periods, is designed to help students become well-informed, self-confident, assertive consumers, aware of their rights and responsibilities in the marketplace. Decision making and determination of personal values are emphasized throughout the materials.

The filmstrip/cassette "It's a Deal" presents a lively and interesting explanation of the many kinds of contracts encountered in daily life. The "Points of Law" chalk talk identifies the principles of consumer protection and consumers' rights and responsibilities and encourages students to apply a working knowledge of consumer-protection principles to a real-life consumer problem. The activity sheets provide an analysis of a situation concerning a contract and a warranty. The "Contract Game" may be used to teach basic terminology and concepts of contract law or as a team competition in which knowledge of contract law is applied to case problems. The "Case of Joe Minor" describes a decision-making situation in the life of a high school senior and requires students to identify nine points of law involved in his dilemmas. The extension activities accompanying the case study involve queries about purchasing goods on time at local stores. In the six role-playing

exercises, which are based on transactional analysis theory, students assume the roles of "Controller," "Protector," and "Helpless" in consumer situations which provide background and practice in handling marketplace interactions. The activities permit participants to change roles, react spontaneously in a variety of experiences, and test their resources for handling unanticipated situations.

This kit is available on loan at some J.C. Penney stores.

65. LET THE BUYER BEWARE: THE LAW OF WARRANTIES

Author(s)/editor(s)	Richard G. Nadler
Publisher	Correctional Service of Minnesota
Publication date	1977
Grade level	7-12
Materials and cost	Vinyl binder containing 2 cassette tapes, $25.00
Subject area(s)	Legal education, social studies
Consumer economics focus	B

This two-part series examines implied and expressed warranties by presenting contemporary case studies of situations in which buyers were dissatisfied with the products purchased and ultimately took the cases to court. Students listen to the evidence recorded on the tapes. The teacher can stop the cassette to allow students to discuss the issues and then resume the tape to hear the actual court decision. In some cases students are asked to role-play the situation described on the tape. The materials can be used to supplement textbook reading. There is no teacher's guide.

66. LOOKING FOR ME: UNDERSTANDING CONSUMER BEHAVIOR IN THE MARKETPLACE

Publisher	J.C. Penney
Publication date	1978
Grade level	7-9
Materials and cost	Box containing filmstrip, cassette, commentary, poster, teacher's guide, 12 learning activities, $15.00
Subject area(s)	Social studies
Consumer economics focus	C

This unit, developed in response to requests by educators for consumer education materials appropriate to the needs and interests of middle school students, is focused on self-concept and identity. The filmstrip examines the influence of human needs on consumer behavior; the poster provides a visual representation of Maslow's hierarchy of

needs. The learning activities are designed to encourage participation in class and increase awareness of feelings. The first five activities explore self-concept; basic human needs are introduced in activities 6 and 7; and the remaining five activities link self-concept and human needs to consumer behavior. The kit should require from eight to ten class periods and is applicable to both rural and urban environments. It is available for loan, at no charge, at some local J.C. Penney branch stores.

67. MATH FOR THE YOUNG CONSUMER

Author(s)/editor(s)	A.N. Rabin, Allen Schwartz
Publisher	Educational Activities
Publication date	1976
Grade level	5-8
Materials and cost	Box containing 4 filmstrips, 4 cassettes, 4 teacher's guides, $61.00
Subject area(s)	Mathematics, social studies
Consumer economics focus	C

The four components of this kit are designed to teach young shoppers the practical mathematics needed for economical purchasing and for the intelligent use of money. Each eight-minute sound filmstrip directs the teacher to turn off the sound at critical points in the program to allow students to compute cost, discount, or income. All four filmstrips are accompanied by teacher's guides which suggest topics for class discussion or projects.

Filmstrip 1, "What Is a Sale and Is It Real?," deals with percentages, discounts, misleading advertising. "Understanding the Supermarket" introduces standard (nonmetric) units of measurement, unit pricing, and the true cost of convenience foods. The third filmstrip, "Understanding Money," teaches the need for budgeting, how to average income, the role of banks, and how to calculate interest rates on savings or installment buying. "Earning Money" suggests ways in which a student can acquire an income, how to record this, and how to determine a unit price for each segment of labor.

68. MONEY MANAGEMENT

Publisher	Society for Visual Education
Publication date	1978
Grade level	9-12 (7-8)
Materials and cost	Vinyl binder containing 4 filmstrips, 4 cassettes, teacher's guide, 28 skill-extender packets, pretests, posttest, $99.00

Subject area(s)	Business education, economics, mathematics, social studies
Consumer economics focus	C

This series is designed to help students develop basic skills related to sound money management. Budgeting, savings and checking accounts, and services of financial institutions are given comprehensive treatment. Repeatedly, throughout the filmstrips, students are urged to shop comparatively for financial services, and evaluative criteria for doing this are supplied. The teacher's guide contains scripts, discussion questions, pretests, and a posttest. Small-group community investigations and interviews with officers of financial institutions are suggested activities. The skill-extender packets provide worksheets for students to analyze personal financial goals, record budgets, review the filmstrips, practice completing forms for savings and checking accounts and compute interest. The kit should require about ten class periods.

69. PERSONAL BUDGETING

Publisher	Guidance Associates
Publication date	1977
Grade level	9-12
Materials and cost	Box containing 2 filmstrips, 2 cassettes, discussion guide, $59.50
Subject area(s)	Economics, social studies
Consumer economics focus	C

Personal Budgeting is a two-part sound filmstrip program designed to motivate students to develop effective ways of managing their money. Part 1, "How People Spend Their Money," examines ways in which people at various stages in life--teenagers, singles, young marrieds, and retired persons--handle money. "Pencil and Paper Planning," Part 2, focuses on realistic and economical financial planning, defines a budget and shows why one is necessary, and indicates how to weigh anticipated expenses against future income. The discussion guide illustrates a monthly cash-flow analysis and provides a sample budget form, discussion questions, extending activities, and a bibliography. Unfortunately, the series does not take into account inflation, and the content receives rather cursory treatment.

70. READ BEFORE SIGNING: CONSUMER LAW

Publisher	BFA Educational Media
Publication date	1976
Grade level	9-12

Materials and cost	Box containing filmstrip, cassette, 36 study books, teacher's guide, $45.00
Subject area(s)	Economics, legal education, social studies
Consumer economics focus	B, H

This kit is part of a series, The Usable Law Program, designed to prepare learners to use the law effectively and to avoid legal problems through an understanding of basic legal rights and responsibilities. *Read Before Signing* provides a sound filmstrip presenting three cases in which young people confront issues related to consumer law. Written contracts, the pitfalls of credit, and ways of obtaining redress are illustrated. The study book describes consumer law, various types of contracts, the pros and cons of credit, bankruptcy, tenant-landlord relationships, and agencies which provide consumer assistance. Each section of the study book is enlivened by a pertinent story, defines relevant terminology, and provides review questions. The teacher's guide suggests strategies for using the filmstrip and the study books.

71. SAVING AND INVESTING

Publisher	Guidance Associates
Publication date	1977
Grade level	9-12
Materials and cost	Box containing 2 filmstrips, 2 33-1/3 records or cassettes, teacher's guide, $59.50
Subject area(s)	Economics, social studies
Consumer economics focus	C

Saving and Investing is a two-part filmstrip program designed to teach, in a superficial fashion, some of the ways in which people can save and invest their money to provide for future needs and wants. Part 1, "Saving," helps viewers identify reasons for saving money, describes the characteristics of various kinds of savings institutions, and briefly describes the options for earning compound interest. Part 2, "Investing," explains the concept of and describes types of stocks and how they differ from bonds, mutual funds, and such other kinds of investments as real estate and collectibles. The teacher's guide furnishes background information, discussion questions, extending activities, and a bibliography.

72. SYSTEMS: AN APPROACH TO CONSUMER EDUCATION

Publisher	J.C. Penney
Publication date	1978

Grade level	9-12
Materials and cost	Box containing 2 filmstrips, 2 cassettes, impact chart, chalk talks, 9 activity sheets, teacher's guide, $16.50
Subject area(s)	Environmental studies, science, social studies
Consumer economics focus	D

This unit approaches consumer education from a holistic perspective, endeavoring to impart awareness of the individual's relationship to the whole. The materials and activities are focused primarily on energy and environmental issues.

One of the sound filmstrips, "A Declaration of Independence," introduces the concept of holistic thinking and interdependence in a humorous fashion. "Systems," the second filmstrip, shows the ramifications of single events or inventions on human life and behavior. The chalk talks provide transparencies, a poster, and an activity sheet designed to help students consider the far-reaching implications and impact of consumer decisions.

The unit emphasizes values clarification, accommodates a variety of ability levels, and suggests activities that can be expanded to involvement in real community problems. Students are encouraged to consider the effects of individual choice on others; alternative actions and solutions to environmental, consumer, and energy-related problems; new habits and expectations in response to resource scarcity; and, finally, projection of needs for the future. Brainstorming techniques, role playing, and open-ended discussion are among the strategies used. The materials are flexible enough to be adapted to local needs. All activity sheets may be duplicated in quantity for students.

This kit may be available on loan at a nearby J.C. Penney store.

73. USE AND MISUSE OF CREDIT, THE: SURVIVING IN A WORLD OF PLASTIC

Publisher	Multimedia Productions
Publication date	1978
Grade level	9-12
Materials and cost	Box containing 2 filmstrips, cassette, program script, teacher's guide, $19.95
Subject area(s)	Business education, economics
Consumer economics focus	C

This short program provides a look at the cost of credit and weighs the advantages and disadvantages of its widespread use in the U.S. economy. Financial institutions are compared for their interest rates. In large part, the material discussed is duplicated in most consumer

economics texts. The teacher's guide suggests five extension activities but lacks a script.

74. WINNIE THE POOH AND THE VALUE OF THINGS

Publisher	Walt Disney Educational Media
Publication date	1978
Grade level	K-4
Materials and cost	Box containing 6 filmstrips, 6 cassettes, 12 spirit masters, 24 activity cards, teacher's guide, $146.00
Subject area(s)	Social studies
Consumer economics focus	A, C

Such concepts as value, opportunity cost, scarcity, profit, money as a medium of exchange, banking, and consumerism are presented in this multimedia kit. The teacher's guide contains a pretest, objectives, and activities for each filmstrip. The set of six cartoon filmstrips features Winnie the Pooh and his friends as a strategy for holding the attention of primary students while teaching them economics.

The first filmstrip, "The Value of Things," deals with value, wants, needs, and exchange. "What Does It Cost?" is focused on opportunity cost and price. "Plan Ahead" teaches about scarcity. "The Job Is Yours" encompasses labor, entrepreneurship, selling price, and profit. "You Can Bank on It" explains the functions of banks, checking accounts, borrowing, and credit. The last filmstrip, "Money Matters," examines the role of consumers and introduces basic consumer skills.

The teacher's guide suggests that the kit be used over a two-week period as part of an existing social studies curriculum. Since the six filmstrips tell a continuing story, they should be used in sequence. The teacher will need to prepare well-structured plans in order to follow up on the many concepts presented in this kit.

75. WINNING THE GROCERY GAME

Author(s)/editor(s)	Jeffrey Schrank
Publisher	Learning Seed
Publication date	1977
Grade level	9-12
Materials and cost	Vinyl binder containing 3 filmstrips, 2 cassettes, spirit master, investigation cards, 35 copies of dictionary of food additives, paperback book, teacher's guide, $52.00
Subject area(s)	Economics, home economics, language arts, psychology, social studies

Consumer economics focus E, F

The author's rationale indicates that there is a need to alert students, as present and future patrons of supermarkets, to product advertising techniques with the intent of making students less susceptible to the strategies and gimmicks commonly employed.

The sound filmstrip "Winning the Grocery Game" illustrates the artifices used to persuade people to buy and spend more than they intended and subjects the contents of products--especially convenience foods and additives--to scrutiny. For example, the filmstrip states that quantitatively the two most common items for sale in a supermarket are water and sugar, as a careful reading of labels will attest. The silent filmstrip "Supermarket Survival Test" is designed to encourage discussion about the merits and messages of clever packaging.

The teacher's guide provides 14 questions which can be answered on accompanying ditto master worksheets. Questions ask students to compare look-alike packages for content, ascertain the best buy between similar products, and analyze the foods offered in supermarkets and in fast food chains for quantity and quality of ingredients. A "Dictionary of Common Food Additives" and a paperback book, *Eater's Digest*, are provided as supplementary resources.

Completion of the activities in this kit should require about six to eight class periods. The kit contains some evidence of sex bias, as reflected by the filmstrip illustrations, and might be considered by some viewers as being too heavily weighted against supermarket merchandizing techniques. The awareness level engendered by these materials, however, may outweigh such considerations.

76. YOU AND YOUR HOME INSURANCE

Publisher	Insurance Information Institute
Publication date	1978
Grade level	9-12
Materials and cost	Box containing filmstrip, cassette, teacher's guide, $10.00
Subject area(s)	Business education, economics
Consumer economics focus	E

This sound filmstrip clearly and logically explains the key words and phrases relating to homeowner's insurance, identifies the risks and responsibilities of owning or renting a dwelling, distinguishes the differences between various forms of homeowner's insurance, and specifies factors which determine the cost of homeowner's insurance. Two pauses on the tape allow time for discussion of the material presented. The teacher's guide provides activity ideas which are useful in reinforcing the concepts presented in the filmstrip.

GAMES AND SIMULATIONS

Entry No.	Title	Page No.
77.	*Agency*	62
78.	*Buy and Sell: A Consumer Economics Game*	62
79.	*Buyer Beware: A Consumer Awareness Game*	63
80.	*Consumer*	64
81.	*Consumer Choice: The Driving Force of a Market Economy*	64
82.	*Economic System*	65
83.	*Family Life Income Patterns*	66
84.	*Protection*	66
85.	*Supermarket*	67
86.	*Wheels*	67

77. AGENCY

Author(s)/editor(s)	John Wesley
Publisher	Interact
Publication date	1977
Grade level	10-12
Reading (grade) level	9
Materials and cost	Booklet containing lesson plans, evaluation instruments, spirit masters of student materials, $14.00
Subject area(s)	English, home economics, social studies
Consumer economics focus	B, F

Agency is designed to provide junior and senior high school students with an understanding of the psychology and production of advertising. The materials examine techniques and strategies used to promote and sell products ranging from deodorants to computers. After learning to identify and use a wide variety of written, oral, and symbolic communication, students design their own advertising campaigns.

This simulation clearly defines goals in the areas of knowledge, skills, and attitudes and provides detailed lesson plans for the teacher, along with the special information that students will need in order to assume their simulated roles. The author suggests that three weeks be allotted to using the simulation.

78. BUY AND SELL: A CONSUMER ECONOMICS GAME

Publisher	Creative Classroom Activities
Publication date	1976
Grade level	9-12
Reading (grade) level	Not applicable
Materials and cost	Booklet containing teacher's guide and black-line masters of student materials, $2.00
Subject area(s)	Home economics, social studies
Consumer economics focus	A, B, C, E

Buy and Sell transforms a secondary classroom into a business community for three periods as students assume the roles of industrial executives, loan officers, salespersons, and consumers. At the conclusion of the game, students assume the roles of legislators in order to decide what laws are necessary to protect the rights of both business persons and consumers. The concepts covered include the difference between business and consumer goals, business overhead, supply and demand, profit margin, consumer protection, and value. The teacher

will need to carefully debrief the simulation and may want to provide students with additional information about the concepts. The roles used in this simulation would be less familiar to rural students than to urban students.

79. BUYER BEWARE: A CONSUMER AWARENESS GAME

Author(s)/editor(s)	Edu-Game
Publisher	Creative Classroom Activities
Publication date	1975
Grade level	9-12
Reading (grade) level	9/10
Materials and cost	Booklet containing teacher's guide and black-line masters of student materials, $2.00
Subject area(s)	Home economics, social studies
Consumer economics focus	A, B, E, F, H

This simulation is designed to help students understand how to get the best value for their money, what to look for when shopping, the differences between business goals and consumer goals, how inflation and recession affect buying and selling, the concept of consumer protection, and the need for consumer protection laws. To achieve these goals, students are asked to assume the roles of business proprietors and shoppers.

Although the teacher's guide suggests some pertinent questions, teachers may want to create additional ones and possibly even additional activities in order to provide students with more background knowledge. This activity, which requires about three class periods, could provide an introductory vehicle for additional study in any of the goal areas.

80. CONSUMER

Author(s)/editor(s)	Gerald Zaltman
Publisher	Bobbs-Merrill
Publication date	1969
Grade level	7-12
Reading (grade) level	7
Materials and cost	Box containing teacher's guide and game materials, $30.00
Subject area(s)	Economics, home economics
Consumer economics focus	A, C, E

Consumer is designed to involve students in the day-to-day decisions which adults face in the marketplace. The participants must decide whether to use income or credit for their purchases. They soon discover that borrowing or buying on credit is more costly than deferring purchases until they can pay cash. In playing the game, students learn to compare the interest rates charged by different financial institutions, appreciate the mechanics of credit and the importance of a good credit rating, carefully read all the provisions of a contract before signing, guard against unanticipated events over which they have no control, and consider the opportunity costs of their purchases.

Consumer can be adapted for groups of varying abilities and backgrounds. It was designed to be completed in approximately an hour and a half if about 15 players are involved; additional players lengthen playing time. (The authors suggest that the game be completed in one session.) The game requires elementary mathematical calculation ability. The game can be played with little advance preparation, although students should read their profile folders ahead of time and the instructor should briefly explain the order of play.

81. CONSUMER CHOICE: THE DRIVING FORCE OF A MARKET ECONOMY

Publisher	Procter and Gamble
Publication date	1976
Grade level	10-12
Reading (grade) level	Not applicable
Materials and cost	Box containing filmstrip, cassette, game materials, teacher's guide, $7.00
Subject area(s)	Business education, home economics, social studies
Consumer economics focus	A, F

The primary objective of *Consumer Choice* is to help students understand the interactions between consumers and producers of low-cost, frequently purchased goods and services in a free market economy. Between 11 and 16 class periods will be required to introduce the subject, using a two-part filmstrip and cassette; three chapters of discussion questions and activities are provided in the teacher's guide. This material is focused on how individuals make choices, how these choices affect manufacturers, how a product and its manufacture are financed, how market research is carried on, and how a free market operates.

Following this preliminary work, students are ready to play the game itself which involves 12 or more participants and requires from three to five periods. Playing the roles of producers, market researchers, developers, advertisers, and consumers, students learn how to produce and purchase a product that best matches their own preferences--in this case, bar soap.

The teacher's guide contains tests, a glossary, a reference list, and the filmstrip narrative. Reproducible masters of the tests and some puzzles are also supplied.

82. ECONOMIC SYSTEM

Author(s)/editor(s)	T. Robert Harris, James S. Coleman
Publisher	Bobbs-Merrill
Publication date	1969
Grade level	9-12
Reading (grade) level	Not applicable
Materials and cost	Box containing teacher's guide, score sheets, game materials, $25.00
Subject area(s)	Home economics, social studies
Consumer economics focus	A, C

This complex simulation game for junior and senior high school students and adults is based on the discipline of economics. Starting with a simple model (Level 1), the game moves to more sophisticated levels of economic activity (Levels 2-4).

In Level 1, the concepts of production, marketing, consumption, and interdependence are simulated. Money, as used in the game, functions only as a medium of exchange and not as a store of value. Players receive "satisfaction points" for consumption. As the game progresses to higher levels, macroeconomic concepts become predominant. Capital investment, government expenditures, and taxation are introduced. At appropriate points at these levels, students investigate problems of public policy, explore international trade theory, and analyze comparative economic systems.

The authors state that by playing the game, students learn or experience (1) the effects of supply and demand in determining prices, (2) the fact that the value of money depends entirely on the prices of goods and labor, (3) the interdependence of the various economic roles in a society, (4) the need for land, labor, and capital in the production of goods, (5) the strength of collective action by persons with the same economic role (i.e., labor unions, manufacturers' cartels), (6) the effects of wages on prices and prices on wages--("wage-price spirals"). Students should also acquire an appreciation for the difficulties encountered by various individuals (workers, farmers, manufacturers, government employees) operating within an economic system.

To successfully play this game, the teacher must do careful advance planning and become thoroughly familiar with game procedures. Game players should be able to follow rules and directions, plan strategies, and do some arithmetic computation. Although little reading is required in the game itself, students should be able to do the limited reading assigned. These necessary math, reading, and organizing skills may

pose problems for some junior high school students. There is no required maximum time; depending on the number of rounds played and the number of available variations introduced, the game could occupy as many as 20 class periods.

83. FAMILY LIFE INCOME PATTERNS

Publisher	Instructional Simulations
Publication date	1970
Grade level	9-12
Reading (grade) level	9
Materials and cost	Box containing teacher's guide, student manuals, student task sheets, $45.00
Subject area(s)	Home economics, social studies
Consumer economics focus	A, C, E

Family Life Income Patterns (FLIP) is focused on the task of budgeting for a family. Students deal with problems related to credit management, investment, and interest in terms of family goals.

The developers want the learner to encounter real-life problems and to make realistic economic decisions in planning and implementing a family budget. The learning objectives include helping participants recognize characteristics which are likely to affect the family economic condition, distinguish between fixed and variable expenses as these are related to overall budget development, relate the economic history of a family to its specific economic characteristics, develop and test ways to best meet expenses, and develop an awareness of the value of assessing an individual's ability to control the family's economic situation.

The game, which requires at least three hours, is played for 12 periods; each period represents one month. The student manuals are programmed for self-instruction.

84. PROTECTION

Publisher	Interact
Publication date	1976
Grade level	10-12
Reading (grade) level	9
Materials and cost	Booklet containing teacher's guide and student materials, $11.00
Subject area(s)	Business education, economics
Consumer economics focus	A, F, I

This simulation examines the trade-offs between cost and protection as well as the making of administrative law. The class is divided into

groups which represent general consumers, labor, investors, dealers, advertisers, and manufacturers. Each group is responsible for developing a position on the amount of consumer protection to be required in the manufacture of microwave ovens. Groups appear before the "Federal Protection Agency" to present their views; the agency then establishes federal policy. Dissatisfied groups can appeal the decision. During the debriefing, the nature and cost of consumer protection laws and the process of administrative law are examined. This simulation requires two or three class periods and probably works best in grades 10-12.

85. SUPERMARKET

Author(s)/editor(s)	Ray Glazer
Publisher	Abt Associates
Publication date	1977
Grade level	4-7
Reading (grade) level	Not applicable
Materials and cost	Box containing teacher's guide, spirit masters, game materials, $39.00
Subject area(s)	Basic mathematics, home economics, social studies
Consumer economics focus	A, C, E

Supermarket is designed to allow a class of upper-elementary students to assume the roles of shoppers and grocery store personnel. By assuming these roles, students practice math skills, acquire new math skills, learn economic concepts, and obtain experience in shopping for groceries. Among the math skills which students must use are addition; subtraction; multiplication; division; calculation of fractions, weights, and measures; conversion of units of measure; and use of the metric system. The economic concepts treated are wholesale vs. retail sales, taxation, inflation, real vs. phony discounts, economics of scale, quality vs. quantity trade-offs, supply and demand, and unit pricing. In addition, students learn about marketing practices.

The game requires students to establish a grocery store in the classroom, with cardboard coupons representing the groceries. Each student is given a shopping list and asked to obtain the best quality product at the lowest price. This simulation requires little reading and should be effective with students with poor reading skills. Although the simulation is focused on buying groceries, many of the concepts it covers can be applied to other kinds of purchases.

86. WHEELS (REVISED EDITION)

Author(s)/editor(s)	M. Eileen Jordan, James W. Murphy
Publisher	Paul S. Amidon

Publication date	1977
Grade level	10-12
Reading (grade) level	Not applicable
Materials and cost	Box containing teacher's guide, student manuals, rule book, $46.00
Subject area(s)	Home economics, social studies
Consumer economics focus	C, E

Wheels provides students with a simulated experience in purchasing and maintaining a car for 12 months. It can best be played with a computer which determines the consequences of students' choices; however, teachers can use the rule book to determine outcomes if a computer is unavailable. At the conclusion of the simulations, the developers state, students should be able to exercise freedom of choice in making purchases in such a way that personal satisfaction is maximized, plan spending so as to provide for necessities before making purchases of fleeting value, and discover that the sum total of expenditures is limited by current income or by the amount that can be borrowed from future income.

Because of the complex nature of the situation, the game would be most effective for students with above-average academic ability. Teachers should debrief the simulation carefully in order to help students understand the experience and apply their new knowledge to a variety of other situations. About 12 class periods are required.

TEACHER MATERIALS

The resources described in this section have been divided into three groups: handbooks and sourcebooks, curriculum guides, and ERIC documents. All are designed primarily for teachers, although secondary students might find some of them useful.

Handbooks and Sourcebooks. These materials can provide teachers with information or background knowledge about various aspects of consumer economics. Although advanced students might make use of them for supplementary reading, most of these resources are too difficult or too detailed for students. Some commercially available bibliographies are included in this group.

Curriculum Guides. Materials described under this heading would be useful in planning courses or programs in consumer economics. Most are focused on course content and sequence; a few deal with such tasks as identifying objectives and designing evaluation.

ERIC Documents. The wide variety of materials grouped in this subsection have one thing in common: all have been entered and indexed in the Educational Resources Information System. Almost all of them are available through ERIC; many are available *only* through ERIC. Each document is identified in the citation immediately after the title by an acquisition number--preceded by "EJ," in the case of journal articles, or by "ED," for other types of documents. The availability and ordering source of each document is also indicated in the citation.

If a nearby library or resource center has an ERIC microfiche collection and you want to examine an "ED" document before ordering it, you may use the acquisition number to locate the document and read it on a microfiche reader. Microfiche (or paper copies, if available) of "ED" documents may be ordered from the ERIC Document Reproduction Service (EDRS), P.O. Box 190, Arlington, Virginia 22210. All orders must be accompanied by prepayment, including postage. The prices cited here for ED documents were correct as of December 1, 1979.

If you want to refer to a journal article and your library does not have the relevant back issue, you may write for one or more reprints to University Microfilms, 300 North Zeeb Road, Ann Arbor, Michigan 48106. The following information is needed: title of periodical or journal, title of article, author's name, date of issue, volume and issue numbers, and page numbers. Payment in full, including postage, must accompany each order; write to University Microfilms for price information.

HANDBOOKS AND SOURCEBOOKS

Entry No.	Title of Materials	Page No.
87.	*Buyer's Handbook, The: A Guide to Defensive Shopping*	72 72
88.	*Complete Food Handbook, The*	72
89.	*Consumer Complaint Guide, 1978*	72
90.	*Consumer Health*	73
91.	*Consumers: A Personal Planning Reader (for You and Me)*	73
92.	*Consumer's Guide to Fighting Back*	74
93.	*Consumer Survival Kit, The*	74
94.	*Edsels, Luckies, and Frigidaires*	74
95.	*Educational Games and Simulations in Economics*	75
96.	*Educator's Guide to Teaching Auto and Home Insurance*	75
97.	*Food: Where Nutrition, Politics, and Culture Meet--An Activities Guide for Teachers*	76
98.	*Getting Your Share*	76
99.	*Great American Blow-Up, The*	77
100.	*Help: The Useful Almanac*	77
101.	*Inflation*	78
102.	*Learning Economies Through Children's Stories*	78
103.	*Sylvia Porter's Money Book*	79

87. BUYER'S HANDBOOK, THE: A GUIDE TO DEFENSIVE SHOPPING

Author(s)/editor(s)	Raymond Chambers
Publisher	Prentice-Hall
Publication date	1976
Materials and cost	Book, paperbound, $2.75
Consumer economics focus	B, C, E

Teachers may wish to provide students with a set of simple, clearly written, straightforward guidelines which can be used when making shopping decisions. This volume provides information (presented as a series of rules and classified according to type of goods and services) covering purchasing, using, or complaining about almost everything an individual might buy, from insurance to a funeral. This well-organized, readable collection of consumer suggestions would provide helpful information to secondary students.

88. COMPLETE FOOD HANDBOOK, THE (REVISED EDITION)

Author(s)/editor(s)	Rodger P. Doyle, James L. Redding
Publisher	Grove Press
Publication date	1978
Materials and cost	Book, paperbound, $2.95
Consumer education focus	E, F

Written in the style of *Consumer Reports*, this reference and buying guide examines ten categories of commonly purchased food items, including dairy products, fruits and vegetables, cereals, meats, beverages, and sweets. Using information from chemists, biologists, and food technologists, more than 200 types of food were evaluated as to production methods, chemical additives, nutritional value, and possible health hazards. The intent of the book is to make the reader a "more efficient skeptic . . . (who will) find it a useful tool for choosing better food at a better price." *The Complete Food Handbook* would be useful to teachers who want to alert students to common problems and concerns related to the foods we eat.

89. CONSUMER COMPLAINT GUIDE, 1978

Author(s)/editor(s)	Joseph Rosenbloom
Publisher	Macmillan
Publication date	1978
Materials and cost	Book, paperbound, $4.95
Consumer economics focus	B

This 317-page book lists the names and address of firms which produce consumer goods and services and explains provisions for dealing with customers' complaints and suggestions. The author identifies and explains schemes used by dishonest businesses to separate consumers from their money, discusses the language and scope of warranties, and summarizes the content of many of the basic federal consumer protection statutes. The names and address of federal consumer agencies, business and trade associations, and chapters of the Better Business Bureau are also listed.

90. CONSUMER HEALTH

Author(s)/editor(s)	Harold J. Cornacchia
Publisher	C.V. Mosby
Publication date	1976
Materials and cost	Book, paperbound, $9.50
Consumer economics focus	E, H, I

"To ward off disease or recover health, men as a rule find it easier to spend on healers than to attempt the more difficult task of living wisely"--that quotation from Rene Dubos serves as the rationale for this interesting and detailed guide to the maintenance of health and well-being. This text would be a helpful supplement for teachers who want to present content about the consumer aspects of health care. The book offers specific suggestions for making intelligent health-care decisions; describes unorthodox medical practices; identifies a variety of questionable healing philosophies; examines the range of health insurance plans and hospital, clinic, and nursing home services; explains the economics of health care and shows ways to reduce costs; and analyzes the ingredients in well-known pharmaceutical preparations as well as in common sundries and over-the-counter medicines. Professional associations and government regulatory agencies which control or monitor health services and products are listed in the text, along with laws designed for consumer protection.

91. CONSUMERS: A PERSONAL PLANNING READER (FOR YOU AND ME)

Author(s)/editor(s)	Nancy Z. Spillman
Publisher	West
Publication date	1976
Materials and cost	Book, paperbound, $8.50
Consumer economics focus	B, C, D, H, I

Articles from *Money*, *Changing Times*, *Better Homes and Gardens*, *Consumer News*, *Family Weekly*, and *National Observer*, along with Food and Drug Administration publications, have been adapted for inclusion in this guide for people who are interested in maximizing their

purchasing power and making wise consumer decisions. A handy supplement for teachers, the book provides anecdotal information which can enhance classroom discussion. The 17 sections deal with financial management, calculation of interest rates, metric conversion, purchasing, energy conservation, choosing professional services, computation of income tax, and methods of obtaining redress. Each section contains a list of recommended additional readings.

92. CONSUMER'S GUIDE TO FIGHTING BACK

Author(s)/editor(s)	Morris Bloomstein
Publisher	Dodd
Publication date	1976
Materials and cost	Book, hardbound, $7.95
Consumer economics focus	B, F, H, I

This resource provides practical advice and helpful hints on how to assume an assertive role when dealing with retailers or manufacturers concerning a complaint about inferior products or unsatisfactory service. The content addresses specific problems in such areas as food and drugs, automobiles, appliances, repair services, and consumer fraud. Addresses of federal, state, and private consumer agencies are appended.

93. CONSUMER SURVIVAL KIT, THE

Author(s)/editor(s)	Richard George
Publisher	Little, Brown
Publication date	1978
Materials and cost	Book, paperbound, $8.95
Consumer economics focus	B, C, E, F, G, H

This book, adapted from television scripts written for the Public Broadcasting System, is a comprehensive guide to the purchase of a wide variety of goods and services, credit, money management and investment, and consumer redress. Specifically, the publication examines such topics as home buying, home improvement, and repair; weatherproofing; home security; types of housing; tenants' rights; the purchase and repair of new and used cars; medical and dental care; prescriptions and over-the-counter drugs; nutrition; retirement planning; toys for toddlers; small-claims court; and divorce. Although it was not designed to be used as a classroom text, it would be a helpful reference source in secondary classrooms.

94. EDSELS, LUCKIES, AND FRIGIDAIRES

Author(s)/editor(s)	Robert Atwin, Donald McQuade, John Wright

Publisher	Dell
Publication date	1979
Materials and cost	Book, paperbound, $9.95
Consumer economics focus	F

Sex, fear, fame, fashion, inventors--what do all of these words have in common? According to the authors, all are directly related to the development and growth of American advertising. *Edsels, Luckies, and Frigidaires* examines advertising in the context of social roles, material civilization, and strategies of persuasion. The book contains reproductions of several hundred advertisements from such popular magazines as *Look*, *Ladies' Home Journal*, *Vogue*, and *Cosmopolitan*, and chosen for their documentary value in representing important developments in U.S. social history.

95. EDUCATIONAL GAMES AND SIMULATIONS IN ECONOMICS

Author(s)/editor(s)	Darrell R. Lewis et al.
Publisher	Joint Council on Economic Education
Publication date	1974
Materials and cost	Book, paperbound $4.00
Consumer economics focus	A, B, C

This resource is designed to introduce elementary and secondary teachers to the methods and materials of gaming and simulations in the field of economic education. The book is divided into four chapters. Chapter 1 describes how to construct, select, and use games and simulations. Chapter 2 presents research evidence about the effectiveness of educational games and simulations. Chapter 3 contains an annotated listing of games and simulations for teaching about economics. Chapter 4 contains a list of bibliographies and journals addressing this topic. Although the book is focused on economics, many of the games and simulations described could be used in a consumer economics course, especially those dealing with budgeting, banking, taxes, stocks and bonds, credit, consumer redress, ecology, inflation, markets, insurance, water resource management, and auto maintenance.

96. EDUCATOR'S GUIDE TO TEACHING AUTO AND HOME INSURANCE

Author(s)/editor(s)	Sally R. Campbell
Publisher	Insurance Information Institute
Publication date	1977
Materials and cost	Booklet, paperbound, free
Consumer economics focus	C

This comprehensive guide for secondary teachers includes carefully developed instructional objectives and identifies concepts, vocabulary, and generalizations. The suggested learning activities are imaginative and varied and require active student involvement. In many instances, students are required to use their families or communities as sources of information. Many of the activities can be used to develop basic communication skills. Among the topics included are properties covered by homeowner's insurance, perils against which properties are insured, liability insurance, costs of homeowner's insurance, no-fault automobile insurance, basic automobile coverages, costs of automobile coverage. A bibliography of sources of information and educational materials is included. Additional information can be obtained from the following other publications from the same source: *Insurance for the Home*, *Every Ten Minutes*, *A Family Guide to Auto and Home Insurance*, and *Careers in Property and Liability Insurance*.

97. FOOD: WHERE NUTRITION, POLITICS, AND CULTURE MEET--AN ACTIVITIES GUIDE FOR TEACHERS

Author(s)/editor(s)	Deborah Katz, Mary Goodwin
Publisher	Center for Science in the Public Interest
Publication date	1976
Materials and cost	Book, paperbound, $4.50
Consumer economics focus	E

Seven chapters dealing with international and local eating patterns, nutrition, diet-related disease, hunger, and intelligent use of the food dollar contain 89 activities for junior and senior high school students. Each chapter opens with a brief exposition of the subject and provides suggestions for projects and activities "designed to incite students . . . into learning not merely more about the topic at hand but more about their own abilities to investigate, communicate, and effect change." In addition to providing a comprehensive and contemporary view of food and nutrition, the activities promote thinking and problem solving, social action, values clarification, and effective writing. Each is prefaced by a statement explaining objectives, background resources, and procedures. The activities can be undertaken by individuals or small groups; nearly all would be useful in both urban and rural communities.

98. GETTING YOUR SHARE

Author(s)/editor(s)	Peter A. Dickinson, editors of *Consumer Guide*
Publisher	Publications International
Publication date	1977
Materials and cost	Book, paperbound, $2.95

Consumer economics focus G

This 162-page book covers all aspects of social security and provides information about medicine, tax advantages after age 65, where to write for birth and death records state by state, state consumer protection offices, and state agencies concerned with aging. The material is up to date and amusingly illustrated.

99. GREAT AMERICAN BLOW-UP, THE

Author(s)/editor(s)	Ivan L. Preston
Publisher	University of Wisconsin Press
Publication date	1977
Materials and cost	Book, paperbound, $4.50
Consumer economics focus	F

This well-researched, well-written book is a valuable resource for examining issues, semantics, and court decisions related to puffery in advertising. Fairly technical, yet easily read, it deals with such topics as deceptive advertising, "legal" puffery, warranties, and relevant Federal Trade Commission and court decisions. The author's point of view is that any puffery in advertising is deceptive because the statements and claims made for a product cannot be tested by objective methods. Designed to help advertisers communicate and persuade without resorting to puffery, the book would be of interest to teachers who want to expand their knowledge of advertising techniques.

100. HELP: THE USEFUL ALMANAC

Author(s)/editor(s)	Arthur E. Rowse
Publisher	Consumer News
Publication date	1978
Materials and cost	Book, paperbound, $4.95
Consumer economics focus	B, D, E, F, G, H, I

This almanac is a compendium of useful information for consumers, ranging from information about the filth allowed in food to a list of federal consumer services. The eight sections, all of which are subdivided for easy reference, are "Dealing with the System," "Household Products and Services," "Income Sources," "Savings and Insurance," "Death and Taxes," "Communications," "Transportation," and "Energy and the Environment." Much of the vast amount of information provided would be difficult or time consuming for consumers to obtain on their own. This resource would be a welcome addition to a school or classroom reference library.

101. INFLATION

Author(s)/editor(s)	James D. Forman
Publisher	Franklin Watts
Publication date	1977
Materials and cost	Book, hardbound, $6.90
Consumer economics focus	D

Although not written for students, this book has applicability to consumer education courses in that teachers may use it as a resource. The author explains the history and causes of inflation, its impact on our economy, and the pressures it generates on consumer spending and saving. The history of money and inflation is reviewed in the early chapters, and the particular causes of inflation in the 1960s and 1970s are analyzed. The author argues that the escalation of commercial advertising, largely through television, has increased demand for consumer goods beyond supplies to meet that demand, and that the manufacture of throwaway, nondurable goods has encouraged wastefulness. Provided at the end of the book are capsule biographies of people whose activities or writings have changed or influenced the course of economic development, nationally or globally. A glossary of economic terms and a bibliography of current readings in economics are appended.

102. LEARNING ECONOMICS THROUGH CHILDREN'S STORIES (THIRD EDITION)

Author(s)/editor(s)	Andrew T. Nappi, William Luksetich, George G. Dawson
Publisher	Joint Council on Economic Education
Publication date	1978
Materials and cost	Book, paperbound, $2.00
Consumer economics focus	A, C, D, F, I

The authors believe that children's stories influence role awareness, provide motivation for learning, affect attitudes, and provide opportunities for personal growth. With this rationale in mind, they have provided a bibliographic reference book designed to help young people discover the relationships between their own experiences and their economic environment. A second purpose is to help teachers and librarians select appropriate stories for the enrichment of elementary students' economic learning.

Approximately half of the book is devoted to an alphabetized (by title) list of children's stories that have to do with economics. Each entry contains information about author, publisher, content, and reading level, along with a brief annotation. Elementary teachers should find these stories helpful in reinforcing basic economic concepts taught within the context of the regular instructional program. The remainder of the book contains surveys of articles and research on the teaching

of economics in grades K-6. Articles related to economic education in the elementary school are listed alphabetically by author. Lists of journals and bulletins, professional organizations, bibliographies, and names and addresses of publishers complete the final book.

103. SYLVIA PORTER'S MONEY BOOK

Author(s)/editor(s)	Sylvia Porter
Publisher	Avon
Publication date	1976
Materials and cost	Book, paperbound, $6.95
Consumer economics focus	B, C, D, E, F, G, H, I

The *Money Book* is a comprehensive explanation of and guide to almost every aspect of loaning, managing, spending, saving, investing, and borrowing money. The first part covers 13 "everyday matters," among them money management, banking, credit, food, clothing, health care, transportation and housing. Each of the topics is further subdivided and indexed so the reader can easily identify and turn to a specific topic for more detailed information. Part 2, "Milestones," explains issues related to marriage, parenthood, divorce, and death. Investing and planning for financial and personal security are discussed in Part 3. The final section of this book explains the rights of consumers and ways of obtaining redress.

The book concludes with a section on where to get help which provides the names and addresses of public and private national, state, and local consumer organizations.

The *Money Book* is probably the most comprehensive single volume published on the subject of consumer economics. Reading it from cover to cover would amount to taking a complete course in consumer economics, but most teachers probably would prefer to use it as a source of information on specific topics as the need arises. Two weaknesses of the book are that the dollar figures and percentage rates cited in the text (as of 1974) have been rendered out of date by the recent inflation rate and that limited space is devoted to consumer complaints and redress; other volumes do a better job of covering the latter subject. Nonetheless, the *Money Book* would be a valuable resource to anyone teaching consumer economics.

CURRICULUM GUIDES

Entry No.	Title of Materials	Page No.
104.	*Business and Consumer Education Case Studies*	82
105.	*Community Consumer Education Awareness Workshops: How to Plan and Conduct Them*	82
106.	*Competency-Building in Consumer's Education Through Multi-Disciplinary Teacher Training*	82
107.	*Consumer Education Competencies, K-12*	83
108.	*Consumer Education Curriculum Guide for Ohio*	84
109.	*Consumer Education Curriculum Modules: A Spiral-Process Approach*	84
110.	*Economic Education Experiences of Enterprising Teachers* (vols. 15 and 16)	85
111.	*Framework for Teaching Economics, A: Basic Concepts; Strategies for Teaching Economics, Primary Level (Grades 1-3); Strategies for Teaching Economics, Intermediate Level (Grades 4-6)*	85
112.	*Indiana Project for Consumer and Economic Education Guidelines*	86
113.	*Test of Consumer Competencies*	86
114.	*Your Guide for Teaching Money Management*	87

104. BUSINESS AND CONSUMER EDUCATION CASE STUDIES

Author(s)/editor(s)	Gary R. Seiler and Lucille Laughlin
Publisher	Delta Pi Epsilon
Publication date	1976
Materials and cost	Book, paperbound, $3.00
Consumer economics focus	A, B, C, E, F, H, I

This collection of 58 case studies is intended "for creating class discussions and helping (secondary) students acquire the ability to analyze problems and make decisions." The cases are organized around eight topic areas: business environment, business enterprise, labor relations, consumer credit and money management, consumer rights and responsibilities, banking and finance, insurance, and social responsibilities of business. Each of these sections contains between four and ten cases illustrating issues related to that topic. Each case begins with a paragraph describing the issue and concludes with a question posing a dilemma and a list of questions designed to help students explore the complexity of each issue and weigh the consequences of their choices.

105. COMMUNITY CONSUMER EDUCATION AWARENESS WORKSHOPS: HOW TO PLAN AND CONDUCT THEM

Author(s)/editor(s)	Robin B. Parks and Glen H. Mitchell, with Robert T. Arnold
Publisher	Virginia Polytechnic Institute and State University
Publication date	1977
Materials and cost	Book, paperbound, free
Consumer economics focus	H

This publication contains guidelines for planning and conducting a community consumer education awareness workshop. The authors present a rationale for offering consumer education; identify possible topics; suggest methods for selecting and/or generating topics; identify potential audiences and their characteristics; suggest ways to identify, recruit, and work with community volunteers; outline steps for organization; recommend techniques for generating publicity and advance marketing; describe steps toward implementation; recommend how to conduct the conference; offer a variety of evaluation methods; suggest postconference activities; list the responsibilities of community workshop awareness leaders; and provide a set of references.

106. COMPETENCY-BUILDING IN CONSUMER'S EDUCATION THROUGH MULTI-DISCIPLINARY TEACHER TRAINING

Author(s)/editor(s)	Steve Woolard, Kathleen Funderburk

Publisher	Florida Department of Education
Publication date	1977
Materials and cost	Set of 4 books, paperbound (titles listed in annotation), free on request while supply lasts
Consumer economics focus	A, B, C, E, F, H, I

These materials consist of four competency-based modules for inservice consumer education teachers. The modules are designed to assist teachers in four areas: planning, development, implementation, and evaluation of multidisciplinary consumer education programs. Although they are not desinged to provide a complete inservice program, they offer a substantial framework for designing programs for both elementary and secondary teachers.

Module 1, "A Curriculum Framework for Consumers' Education," provides an introduction and overview of the program along with a general curriculum framework for determining desired curricular outcomes. The second module, "A Conceptual Framework for Consumers' Education," uses prominent consumer and economic concepts and generalizations to identify a set of desired competencies for consumer education. These concepts and generalizations form the foundation for curriculum design. Module 3, "Implementation of a Multi-Disciplinary Curriculum for Consumers' Education," contains a series of activities which help teachers translate major consumer and economic concepts and generalizations into curriculum materials and identify ways of integrating consumer topics into existing curricula. The fourth and last module provides teachers with techniques which can be used to evaluate both student performance and program effectiveness.

Each of the four modules is self-contained, and teachers can use them at their own rates, either separately or as part of a series, to improve performance in specific areas. Performance objectives, enabling objectives, and instructional activities keyed to the objectives are provided for each module, along with pre- and post-tests and suggestions for extension activities.

107. CONSUMER EDUCATION COMPETENCIES, K-12

Author(s)/editor(s)	Robert Wingert, Russell Dusewicz
Publisher	Pennsylvania Department of Education
Publication date	1976
Materials and cost	Set of 4 booklets, paperbound, free
Consumer economics focus	A, B, C, E, F, H, I

This four-volume set was developed in an effort to identify consumer education competencies applicable to a K-12 continuum. It is intended to provide school district personnel with data useful for conducting a comprehensive curriculum development effort or in support

of a multiplicity of approaches in different grades. The 25 consumer competencies identified apply to an entire school curriculum; they are not discipline-specific. The developers have classified them into four areas: value system for consumer education, decision-making procedures, rights and responsibilities of the consumer, and role of the consumer in the economic system. Each competency is further broken down into subcompetencies for various grade levels. Program evaluation forms are included.

108. CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO (REVISED EDITION)

Author(s)/editor(s)	Dennis Lupher, George Tarbuck
Publisher	Ohio Board of Education
Publication date	1976
Materials and cost	Book, paperbound, $5.00
Consumer economics focus	A, B, C, E, F, I

This curriculum guide, a revision of the 1970 edition, contains six sections--"The Consumer and the Economic System," "Roles, Rights, and Responsibilities," "Career Decisions," "Consumer Behavior Determinants," and "Community Resources"--in addition to a test and an extensive bibliography of resources.

The first section consists of background information for teachers about such basic economic concepts as market systems, wants, and scarcity. Although not intended for student use, it does contain many diagrams that could be used with students to explain basic economic concepts. The other five sections deal with general topic areas in consumer/economic education. Each section includes lists of instructional objectives, concepts related to the objectives, teaching strategies for achieving the objectives, supplemental aids that might be useful in conjunction with the suggested strategies, and generalizations related to the objectives.

109. CONSUMER EDUCATION CURRICULUM MODULES: A SPIRAL-PROCESS APPROACH

Author(s)/editor(s)	Patricia D. Murphy
Publisher	North Dakota State University
Publication date	1974
Availability	U.S. Government Printing Office (stock no. 1780-01284)
Materials and cost	Set of 4 books, spiralbound, $17.75
Consumer economics focus	A, B, C, E, F, H

This four-volume series was produced to help teachers incorporate consumer economics instruction into a wide variety of disciplines for learners from grade 9 through adulthood. The flexible, competency-based modules are designed for use with learners of varying ability, socioeconomic status, and cultural background.

The conceptual framework for these materials is twofold: (1) consumers' habits and behavior can be ranked along a four-level continuum and (2) four processes are essential for consumers--inquiry, valuing, decision making, and action. Each volume in the series is focused on one process and includes activities that expose learners to increasingly higher levels of behavior. Each module also contains pre- and post-tests and a list of additional resources and related readings.

110. ECONOMIC EDUCATION EXPERIENCES OF ENTERPRISING TEACHERS, VOLS. 15 AND 16

Author(s)/editor(s)	George Dawson, Andrew Nappi, Anthony F. Suglia
Publisher	
Publisher	Joint Council on Economic Education
Publication date	1978
Materials and cost	Book, paperbound, $2.00
Consumer economics focus	A

Published annually, this book describes the entries submitted to the National Awards Program for Excellence in Teaching Economics. Each volume is divided into five chapters which describe programs that teachers have developed and other teachers can use. Chapter 1 lists activities for grades K-3; chapter 2, grades 4-6; chapter 3, grades 7-9; chapter 4, grades 10-12; and chapter 5, college classes. While the material covers a wide range of economics topics, very little is consumer oriented; however, ideas and techniques can easily be adapted to consumer education topics.

111. FRAMEWORK FOR TEACHING ECONOMICS, A: BASIC CONCEPTS; STRATEGIES FOR TEACHING ECONOMICS, PRIMARY LEVEL (GRADES 1-3); STRATEGIES FOR TEACHING ECONOMICS, INTERMEDIATE LEVEL (GRADES 4-6)

Author(s)/editor(s)	S. Stowell Symmes, Marilyn Kourilsky, Donald G. Davison
Publisher	Joint Council on Economic Education
Publication date	1977-78
Materials and cost	Set of 3 paperbound books; *Framework*, $2.50; *Strategies*, $5.00 each
Consumer economics focus	A

These materials provide a framework for teaching economics at the elementary level, identify objectives for economic education and important economic concepts, and offer teaching strategies designed to teach those concepts and achieve the identified objectives.

The general framework for economic education, as described in the first of the three books, consists of six elements: practicing a reasoned approach, mastering basic concepts, acquiring an overview of the

economy, identifying important issues, applying concepts to particular issues, and reaching decisions on economic issues.

The other two volumes present teaching activities designed to teach basic economic concepts. The primary text is focused on the concepts of scarcity, opportunity costs, resources, specialization, division of labor, interdependence, markets, barter, and money. The intermediate materials examine scarcity, opportunity costs, property, supply and demand, price ceiling and floors, planned and market economies, barter, money, inflation, monopoly, competition, and banking. Each activity contains a rationale, definitions of important concepts, objectives, directions, suggestions for follow-up activities, and evaluation sections. Materials for grades 7-12 are scheduled for publication at some time in the future.

112. INDIANA PROJECT FOR CONSUMER AND ECONOMIC EDUCATION GUIDELINES

Author(s)/editor(s)	Thomas J. Beczkiewicz
Publisher	Indiana State Board of Vocational and Technical Education
Publication date	1978
Materials and cost	Booklet, looseleaf, free
Consumer economics focus	A, C, E, I

These curriculum guidelines apply a decision-making approach to elementary, secondary, and adult consumer education. The guidelines are intended to provide educators with a definition, rationale, goals, generalizations, and teaching activities for instruction in consumer economics. The guidelines are structured around four topic areas: principles of decision making, decisions of individuals and families as consumers, decisions of individuals and families as producers, and decisions of individuals and families as citizens. A glossary is provided as an appendix.

113. TEST OF CONSUMER COMPETENCIES

Publisher	Scholastic Testing Service
Publication date	1975
Materials and cost	Packet containing 20 test booklets and teacher's guide, $13.00; 50 answer sheets, $8.50; hand scoring sheets $.50 each
Consumer economics focus	A, B, C, E, F, G, H, I

Tnis multiple-choice achievement test, designed to measure the effectiveness of consumer education courses according to norms established by the state of Illinois, is available in two alternative forms, A and B, which may be used as pre- and post-tests of student progress. Each of the 55 items is keyed to one of 14 basic concepts: the

individual consumer in the marketplace, money management, consumer credit, housing, food, transportation, clothing, health services and aids, recreation, furnishings and appliances, insurance, savings and investments, taxes, and the consumer in society. The 45-minute test offers four options for each question. The teacher's manual provides directions for administering the test, an answer key, and student norms.

114. YOUR GUIDE FOR TEACHING MONEY MANAGEMENT

Author(s)/editor(s)	Money Management Institute
Publisher	Household Finance Corporation
Publication date	1977
Materials and cost	Booklet, paperbound, $0.50
Consumer economics focus	C, E

Your Guide for Teaching Money Management provides instructional objectives, generalizations, learning activities, and related subconcepts for each of the following topics: financial values and goals, income, money management, consumer purchasing decisions, consumer credit, savings, insurance and investments, and consumer rights and responsibilities. Guidelines are offered for integrating these topics into business education, home economics, social studies, English, science, mathematics, art, health, and industrial arts classes. The authors also suggest criteria for selecting outside resources and using them in and out of class in addition to a wide range of activities for secondary classrooms. A unique feature of this booklet is a section designed to help teachers adapt the suggested activities to their individual needs.

ERIC DOCUMENTS

Entry No.	Title of Materials	Page No.
115.	*Business and Consumer Arithmetic Curriculum Guide*	91
116.	*Business Math in Everyday Life*	91
117.	*Career Education 7-8: Student Activity Sheets in Economics*	91
118.	*Consumer Behavior: Developing Skills for Assertiveness*	92
119.	*Consumer Education for Kindergarten Through Grade 8*	92
120.	"Consumer Education for the Elementary School"	92
121.	*Consumer Education Organization and Implementation*	93
122.	*Consumer Education Resources*	93
123.	*Consumer Resource Guide: A Selected Bibliography*	94
124.	*Consumers' Right to Know*	94
125.	Cooperative Work Experience Learning Activity Packet: Series on Job Entry and Adjustment. *Banking Makes Sense: Savings Accounts, Checking Accounts, Social Security, To Quit or Not to Quit*	95
126.	*Course of Study for Consumer Mathematics*	95
127.	*Course of Study for the Cooperative Work Experience Program*	96
128.	*Economic Concepts for Nebraska's Junior High School Students*	96
129.	*Economics Can Be Elementary: 30 Jumbo Activity Cards for Teaching Reading/Writing Skills Through Economics*	96
130.	*Gaming/Simulations: Careers, Personal Finance Unit*	97
131.	*Guide to Free and Inexpensive Consumer Education Resources*	97
132.	*Handbook for In-Service Trainers in Consumer Education*	98
133.	"Improving Critical Reading Through Consumer Education"	98

134.	*Instructional Patterns for Consumer and Homemaking Education*	99
135.	"Introducing the National Economy to Elementary Students"	99
136.	"Let's Do It: Introducing Consumer Education	99
137.	"Making Kids Swindle-Proof"	100
138.	*Madison Model for Personal Finance*	100
139.	*Middle School/Junior High Co-Educational Mini Units in Home Economics, Units 15-17*	100
140.	*Mini Lessons From FDA*	101
141.	"Playing Store for Real!"	101
142.	*Putting Your Money to Work*	101
143.	"Relating Economic Ideology to Consumer Protection: A Suggested Unit in Consumer Education"	102
144.	*Resource Directory of Selected Consumer Education Materials for Grades K-8, A*	102
145.	"Role-Playing in Consumer Economics Education"	102
146.	"Scheme for Consumer Education"	103
147.	*Source Unit in Estate Planning*	103
148.	*Teacher's Guide to Money Management, A*	103
149.	*Teaching Consumer Education*	104
150.	*Transportation Consumer Education Curriculum Guide*	104

115. BUSINESS AND CONSUMER ARITHMETIC CURRICULUM GUIDE (ED 143 809)

Publisher	District of Columbia Public Schools
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC, $12.32
Consumer economics focus	A, B, C, D, E, I

Arithmetic experience and skills for everyday business, skills in basic mathematic functions, and mathematical concepts applicable to personal use and to fields of employment are presented in this guide. Specific objectives, related content, and student activities are presented for each unit. A bibliography of related materials is appended.

116. BUSINESS MATH IN EVERYDAY LIFE (ED 147 508)

Author(s)/editor(s)	Phil McGee
Publisher	Clemson University Vocational Media Center
Publication date	1976
Availability	EDRS (MF); order paper copy from publisher (10 Tillman Hall, Clemson, SC 29631)
Materials and cost	MF, $0.83; PC, $2.00
Consumer economics focus	C, E

This booklet is designed to provide information and exercises for developing basic skills in business math. Seven units are presented; each contains basic information on the unit topic, student exercises, and a review section. The seven topics are check writing (checking accounts, deposit slips, check stubs, writing a check, balancing bank statements), wages (figuring income, deductions, time cards, income tax forms), installment buying (cash versus installment buying, finance charges), budgets (establishing a budget, special budgeting problems), home expenses (owning a home, utility bills, taxes and insurance, shopping, sales tax), automobile expenses (depreciation, insurance, operating expenses), and metrics (length, capacity, weight).

117. CAREER EDUCATION 7-8: STUDENT ACTIVITY SHEETS IN ECONOMICS (ED 153 001)

Author(s)/editor(s)	E.L. Flowers
Publication date	1977
Availability	EDRS

Materials and cost	MF, $0.83; PC, $3.32
Consumer economics focus	A, C, E

These activity sheets for seventh- and eighth-grade students cover the following topics: checking accounts, savings accounts, checks, budgets, insurance, financial responsibility and planning, shopping, taxes, employment, producers and consumers, and charge accounts.

118. CONSUMER BEHAVIOR: DEVELOPING SKILLS FOR ASSERTIVENESS (ED 167 434)

Author(s)/editor(s)	Lou Thayer
Publisher	Eastern Michigan University
Publication date	1978
Availability	EDRS
Materials and cost	MF, $0.83; PC, $4.82
Consumer economics focus	B, E, F, H

This instructional module for secondary and adult education is designed to develop assertiveness skills in consumers. It requires between 12 and 14 50-minute class periods. The module contains complete teaching plans and master copies of student materials for all lessons, along with objectives, a pretest, an overview, a rationale, a sequential set of activities promoting assertive consumer behavior, a posttest, and a list of reference and resources.

119. CONSUMER EDUCATION FOR KINDERGARTEN THROUGH GRADE 8 (ED 150 276)

Publisher	Illinois Office of Education
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $4.82
Consumer economics focus	B, C, F

This is a guide to integrating consumer education into the elementary curriculum. Consumer education concepts are related to language arts, mathematics, science, and social studies. For each consumer education topic, a content outline, performance objectives, and related activities are presented for the primary, intermediate, and upper-elementary levels. Selected consumer education materials are listed.

120. CONSUMER EDUCATION FOR THE ELEMENTARY SCHOOL (EJ 161 186)

Author(s)/editor(s)	Dee Wyckoff et al.
Publisher	*Social Science Record* 14, no. 3 (pp. 31-33)

Publication date	Spring 1977
Availability	University Microfilms
Consumer economics focus	Not applicable

This article describes a course in consumer education for elementary school pupils. Among the topics discussed are skills for young consumers, classroom activities, selected resources in elementary consumer education, and guidelines for evaluating consumer education materials.

121. CONSUMER EDUCATION ORGANIZATION AND IMPLEMENTATION (ED 138 537)

Publisher	Pennsylvania Department of Education
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $4.82
Consumer economics focus	Not applicable

This handbook, which presents methods for organizing and implementing consumer education in grades K-12, is based on the premise that consumer education should be integrated into the total curriculum. Consumer education is defined as the preparation of individuals in the skills, concepts, and understandings required for maximum use of and satisfaction from their resources. The first section of the handbook develops organizational constructs of consumer education and offers suggestions for organizing consumer education along a K-12 continuum. The second section suggests five implementation models: using existing courses, integrating all courses, team teaching, offering a separate course, and using a community-based systems approach. An appendix contains consumer education competency checklists for primary, intermediate, and secondary grades.

122. CONSUMER EDUCATION RESOURCES (ED 135 972)

Author(s)/editor(s)	Rosella Bannister
Publisher	Eastern Michigan University
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $6.32
Consumer economics focus	A, B, C, D, E, F, H, I

Lists of guides, newsletters, magazines, textbooks, multimedia kits, filmstrips, cassettes, and films are included in this collection of consumer education materials available for preview and evaluation. All entries are grouped according to the type of medium; each entry

includes title, ordering address, and price (where applicable). Listings for filmstrip kits also describe the kinds of materials included in each kit. The 16mm film and videocassette entries include annotations and information about grade level and length.

123. CONSUMER RESOURCE GUIDE: A SELECTED BIBLIOGRAPHY (ED 147 255)

Author(s)/editor(s)	Charlotte Nyheim, Sharon Smith-Hansgen
Publisher	California Department of Consumer Affairs
Publication date	1977
Availability	EDRS (MF); paper copy available from publisher
Materials and cost	MF, $0.83; PC, $1.50
Consumer economics focus	A, C, D, E, F, H

This selective bibliography contains more than 1,000 citations of books, pamphlets, audiovisual materials, and teaching resources related to consumer education. It is designed not only for educators but also for individual consumers and members of consumer organizations. Content is arranged by subject matter under ten general topics: the economy, the environment, advertising, classics, education, goods and services, protection, money management, periodicals, other bibliographies, and catalogs. Almost all entries have been published since 1970, but the "Consumer Classics" section lists older materials depicting the history of the consumer movement and past economic situations--e.g., Upton Sinclair's *The Jungle* (1906) and Rachael Carson's *Silent Spring* (1962). The education section contains an extensive list of materials for use at all age levels reflecting the belief that consumer education should begin at an early age and continue as an ongoing process. Although the entries are not annotated, they were chosen selectively.

124. CONSUMER'S RIGHT TO KNOW (ED 142-740)

Author(s)/editor(s)	Marilyn Haley
Publisher	San Juan Basin Area (Colorado) Vocational Technical School
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $3.32
Consumer economics focus	F

This occupational simulation booklet is one of several career exploration instructional units resulting from the rural southwestern Colorado CEPAC project (Career Education Process of Attitude Change).

The simulation should be used following a unit on the consumer in the marketplace which provides background information on agencies and other sources of consumer information. The major simulation activity is the recording of a series of 15-minute radio programs on consumer affairs. Students apply consumer and communication skills as they play the roles of an advertising time salesman, a radio announcer, and a program director. The materials include a short teacher's guide containing discussion questions, instructions for using the unit, and suggested resource materials.

125. COOPERATIVE WORK EXPERIENCE LEARNING ACTIVITY PACKET: SERIES ON JOB ENTRY AND ADJUSTMENT. BANKING MAKES CENTS: SAVINGS ACCOUNTS, PACKET 10 (ED 154 233); CHECKING ACCOUNTS, PACKET 11 (ED 154 234); SOCIAL SECURITY, PACKET 6 (ED 154 229); TO QUIT OR NOT TO QUIT, PACKET 8 (ED 154 231)

Author(s)/editor(s)	Dennis R. Hirschbach et al.
Publisher	University of Maryland
Publication date	1977
Availability	EDRS (MF); paper copy not available
Materials and cost	MF, $0.83 each
Consumer economics focus	C, G

These documents are four of a series of 11 learning activity packets for use in teaching secondary students about job hunting and application procedures and the management of wages. Each illustrated packet includes a short introduction, student objectives, the unit text, learning activities, and a quiz. Answers to the quizzes and exercises and spirit masters of final examinations are appended as teacher's supplements.

126. COURSE OF STUDY FOR CONSUMER MATHEMATICS (ED 138 479)

Publisher	Montgomery County (Maryland) Public Schools
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC $13.82
Consumer economics focus	C, E

Eleven units constitute this consumer mathematics course for secondary students: "Consumer Decision Making," "Personal Transportation," "Insurance," "Credit," "Banking," "Investments," "Income Taxes," "Food, Clothing, Furniture, and Appliances," "Housing," "Budgeting," and "Travel." The introduction includes a course rationale, course organization objectives, a recommended time schedule, suggestions for implementation, and annotations of three approved texts. Each unit

contains a statement of purpose, instructional objectives, performance objectives, cross-references to approved texts, sample assessment tests and answers, suggestions for the teacher, a vocabulary list, and a bibliography.

127. COURSE OF STUDY FOR THE COOPERATIVE WORK EXPERIENCE PROGRAM (ED 141 644)

Publisher	Montgomery County (Maryland) Public Schools
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC $6.32
Consumer economics focus	B, C, E

Designed to help teachers prepare students in grades 11 and 12 for employment entry through a cooperative work/study program, this curriculum guide provides instructional objectives, performance tasks, sample assessment measure, and activities for each unit of instruction. The course is focused on employment education and consumer education. The consumer education components cover budgeting, banking, taxes, investments, consumer responsibilities and practices, credit and installment buying, insurance, and housing. Annotated bibliographies and references for each unit are included, along with a reference chart to specified textbooks.

128. ECONOMIC CONCEPTS FOR NEBRASKA'S JUNIOR HIGH SCHOOL STUDENTS (ED 164 412)

Author(s)/editor(s)	Dwain Myers
Publisher	Nebraska Department of Education
Publication date	1978
Availability	EDRS
Materials and cost	MF, $0.83, PC, $4.82
Consumer economics focus	A, C

Economic Concepts for Nebraska's Junior High School Students describes 14 economic concepts identified by the Joint Council on Economic Education as appropriate for instruction in junior high schools, arranged in order from easiest to most difficult.

129. ECONOMICS CAN BE ELEMENTARY: 30 JUMBO ACTIVITY CARDS FOR TEACHING READING/WRITING SKILLS THROUGH ECONOMICS (ED 152 602)

Publisher	Sandra Schurr Publications
Publication date	1978

Availability	EDRS (MF); order paper copy from publisher (2800 N. Woodward Ave., Bloomfield Hills, MI 48013)
Materials and cost	MF, $0.83; PC, $4.95
Consumer economics focus	A, F

These economics education activity cards present supplementary ideas and resources for use in grades K-8. The purpose of the cards is to help students understand basic economic and consumer concepts through activities stressing reading and writing skills. The activities deal with a variety of basic economic concepts; each card outlines one economics topic and suggests a related activity. Students create bulletin boards and dioramas, summarize ideas related to the topics, draw charts and graphs, take field trips to local markets, define and illustrate terms on flash cards, simulate consumer roles, and write product reviews. Although appropriate grade levels are not designated for the activities, the developers suggest that teachers use the cards with individual students or duplicate the cards as worksheets for classroom study.

130. GAMING/SIMULATIONS: CAREERS, PERSONAL FINANCE UNIT (ED 156 853)

Publisher	Project R-3, Lockheed Education Systems; San Jose (California) Unified School District
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC, $6.32
Consumer economics focus	C

Personal finance is the subject of this career-oriented gaming/simulation manual for grades 7-9. Directly linked to basic skills in reading and mathematics, each game or simulation contains the following: a summary of each activity, a statement of learning objectives keyed to skill areas, a teacher's guide, and required student materials. Included are a simulation on writing checks and balancing checking accounts; a game in which two students, in the roles of bank tellers, compete while carrying out banking procedures; a family budget simulation in which students, as heads of households, set up budgets and plan expenditures and savings; and five case studies designed to give students additional practice in dealing with personal finance.

131. GUIDE TO FREE AND INEXPENSIVE CONSUMER EDUCATION RESOURCES (ED 130 949)

Author(s)/editor(s)	Carole A. Vickers
Publisher	Marshall University
Publication date	1976

Availability	EDRS
Materials and cost	MF, $0.83; PC, $21.32
Consumer economics focus	A, C, D, E, G, H

This guide lists sources of free or inexpensive consumer education materials for use in schools or for adults. The specific contents include an annotated bibliography of 149 publications dealing with consumer education materials, 77 articles in periodicals published in the 1970s, 53 audiovisual or multimedia kits, 145 books about consumer affairs and consumer education, 46 curriculum guides, 13 games and simulations, 26 programmed-instruction units, and 45 teaching units, lesson plans, and modules. The entries are classified according to 20 subject categories.

The author suggests that these concepts can be used as the basis for a semester course or organized into four modules of shorter duration. (Concepts 11 through 14 are considered to be so difficult that they should only be used with advanced junior high school students.) Each concept and its component subconcepts is explained briefly. The final section lists suggested resource material.

132. HANDBOOK FOR IN-SERVICE TRAINERS IN CONSUMER EDUCATION (ED 152 626)

Author(s)/editor(s)	Thomas M. Brooks
Publisher	Southern Illinois University
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC, $7.82
Consumer economics focus	A, B, C, E, F, H

This handbook for secondary teachers is focused on three topics within the area of consumer education: financial management, consumer credit, and the consumer in the economy. An outline for a teaching unit is provided for each of these topics. Although the topic outlines are comprehensive, they are not supplemented by complete lesson plans; instead, the handbook includes several sample activities. This handbook includes materials which could be useful to teachers of social studies, home economics, family living, or consumer math. A bibliography of resources is provided.

133. IMPROVING CRITICAL READING THROUGH CONSUMER EDUCATION (EJ 172 590)

Author(s)/editor(s)	William D. Rader
Publisher	*Social Education* 42, no. 1 (pp. 18-20)
Publication date	January 1978
Availability	University Microfilms
Consumer economics focus	F

The author explores the relationship of advertising to reading, consumer education, and social studies and recommends the development of learning objectives which reflect these relationships. The article also explains how to teach about advertising in social studies courses.

134. INSTRUCTIONAL PATTERNS FOR CONSUMER AND HOMEMAKING EDUCATION (ED 199 011)

Publisher	California Department of Education
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $24.32
Consumer economics focus	C, E

In addition to consumer concepts and generalizations related to home economics instruction, this illustrated guide contains materials on designing consumer education courses and suggestions for promoting outreach to school and community. A 14-page section lists selected sources of consumer information and assistance.

135. INTRODUCING THE NATIONAL ECONOMY TO ELEMENTARY STUDENTS (EJ 157 604)

Author(s)/editor(s)	Ethel Mayes
Publisher	*Social Studies Journal* 6, no. 3 (pp. 36-37)
Publication date	Spring 1977
Availability	University Microfilms
Consumer economics focus	A

This article presents a money management unit helpful in explaining national and international economic systems to elementary students. Individual, group, and class activities are described.

136. LET'S DO IT: INTRODUCING CONSUMER EDUCATION (EJ 140 087)

Author(s)/editor(s)	James V. Bruni and Helene Silverman
Publisher	*Arithmetic Teacher* 23, no. 5 (pp. 324-331)
Publication date	May 1976
Availability	University Microfilms
Consumer economics focus	A

A number of games are described in this article, each of which will give children practice in making change and operating with money.

137. MAKING KIDS SWINDLE-PROOF (EJ 176 426)

Author(s)/editor(s)	Ronald C. Roat
Publisher	*Learning* 6, no. 3 (p. 36)
Publication date	November 1977
Availability	University Microfilms
Consumer economics focus	B, F

This article describes several consumer education activities for elementary children.

138. MADISON MODEL FOR PERSONAL FINANCE (ED 123 346)

Publisher	Portland (Oregon) Public Schools
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC, $6.32
Consumer economics focus	B, C, E, F

A unit plan for a course in consumer education, required for graduation from the Portland schools, is described in the document. The course, called "Personal Finance," covers two semesters and involves instructors in mathematics, social studies, and home economics. Ten subject areas are covered: money management; spending, saving, and investing; credit; advertising; small purchases; insurance; large purchases; the consumer and the law; future alternatives; and math tools. Goals and subtopics are presented for each subject area along with minimum-competency and performance indicators.

139. MIDDLE SCHOOL/JUNIOR HIGH CO-EDUCATIONAL MINI UNITS IN HOME ECONOMICS, UNITS 15-17 (ED 133 537)

Publisher	Minnesota Department of Education
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $9.32
Consumer economics focus	A, C, E

These three self-contained home economics units are focused on consumer behavior. The suggested time required for completion of a unit varies from three to nine weeks, with those incorporating laboratory experience requiring from six to nine weeks. Each unit comprises a brief introductory description, a statement of rationale and objectives, information about suggested grade level and time required for completion, a list of concepts and generalizations, teaching suggestions, and supplementary material.

140. MINI LESSONS FROM FDA (ED 155 108)

Publisher	U.S. Food and Drug Administration
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $3.32
Consumer economics focus	E, F, I

These short, self-contained lessons present information about topics of current interest in the Food and Drug Administration. The lessons can be integrated into ongoing courses in elementary or secondary reading, math, language arts, social studies, science, art, health, consumer education, and home economics. Among the topics covered are nutrition, food and drug safety, radiological health, and procedures for making complaints to the FDA. For each lesson, information is given about grade level, objectives, skills, materials, teaching procedures, follow-up activities, and evaluation. Enough background material is included with each lesson to enable the teacher to use the material without further research.

141. PLAYING STORE FOR REAL! (EJ 159 363)

Author(s)/editor(s)	Joyce Dahlquist
Publisher	*Arithmetic Teacher* 24, no. 3 (pp. 208-210)
Publication date	March 1977
Availability	University Microfilms
Consumer economics focus	A, C

The author of this article describes how fifth-graders can learn consumer concepts by running their own school supply store. The children take turns running the shop, purchasing supplies, completing order blanks, compute, count change, and keep records.

142. PUTTING YOUR MONEY TO WORK (ED 147 601)

Publisher	Far West Laboratory for Educational Research and Development
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC, $10.82
Consumer economic focus	C

One of 12 units in the Native American Career Education series, this unit is designed to help Indian junior high school students

understand how to manage money resources, both on a personal level and in the world of work. In the five activities, students work individually and in small groups to consider how money is used; practice check writing and balancing a family budget; examine the use and movement of cash, stocks, and other assets in a small business; learn how to apply for a loan; and explore careers involving money management. Each activity includes objectives, student materials, and teaching suggestions. A test designed to measure mastery of the main objectives is included with each unit, along with an answer key.

143. RELATING ECONOMIC IDEOLOGY TO CONSUMER PROTECTION: A SUGGESTED UNIT IN CONSUMER EDUCATION (EJ 167 211)

Author(s)/editor(s)	Robert O. Herrmann
Publisher	*Business Week* 58, no. 1 (pp. 13-15)
Publication date	September 10, 1977
Availability	University Microfilms
Consumer economics focus	B, H

A unit in consumer education which is designed to give students insight into the controversy about consumer protection policies is described in this article.

144. RESOURCE DIRECTORY OF SELECTED CONSUMER EDUCATION MATERIALS FOR GRADES K-8, A (ED 135 721)

Publisher	Illinois Office of Education
Publication date	1976
Availability	EDRS
Materials and cost	MF, $0.83; PC, $3.32
Consumer economics focus	A, B, C, E, H

This directory, compiled in an effort to inform teachers of the wide variety of materials available to assist them in developing consumer education programs at the elementary level, lists and describes 29 resource guides, 30 books, 15 periodicals, 33 films, 32 filmstrips, 18 multimedia kits, and three miscellaneous articles. Among these materials are bibliographies; directories of consumer offices; state curriculum guides; films on such topics as shoplifting, nutrition needs, and free enterprise; kits dealing with money management and the taxpayer's role; and articles about primary school programs in consumer education. A limited supply of the booklets are available free from the publisher.

145. ROLE-PLAYING IN CONSUMER ECONOMICS EDUCATION (EJ 170 577)

Author(s)/editor(s)	M. Wells Singleton et al.
Publisher	*Social Studies* 68, no. 5 (pp. 202-207)

Publication date	September/October 1977
Availability	University Microfilms
Consumer economics focus	Not applicable

The teacher's responsibilities in conducting role-playing situations in consumer education are discussed in this article. Four different kinds of simulations are identified, along with six consumer issues to role-play.

146. SCHEME FOR CONSUMER EDUCATION (EJ 140 838)

Author(s)/editor(s)	Betty Wolfe
Publisher	*Illinois Teacher of Home Economics* 19, no. 5 (pp. 266-273)
Publication date	May/June 1976
Availability	University Microfilms
Consumer economics focus	C, D, F

The author, a home economics teacher, describes a 30-school educational experiment in which students spend only one-quarter of their school week in regular group meetings. Suggestions are offered for effective teaching in an individualized, experience-based program, along with two sample instructional units that integrate consumer concepts with homemaking education.

147. SOURCE UNIT IN ESTATE PLANNING (ED 146 434)

Author(s)/editor(s)	Robert Tuttle
Publisher	Colorado State University
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC, $6.32
Consumer economics focus	C, I

This guide is designed to help vocational agriculture students develop a basic understanding of farm family estate planning and of the planning tools available along with the competencies needed to organize and implement effective farm family estate plans. Seventeen units are presented, each containing objectives, motivational techniques, study questions, references, and a job analysis.

148. TEACHER'S GUIDE TO MONEY MANAGEMENT, A (ED 127 225)

Author(s)/editor(s)	Sadie John and Byron L. Chaplin, Jr.

Publisher	Consumer Credit Counseling Service of Western Pennsylvania
Publication date	1976
Availability	EDRS (MF); paper copy not available
Materials and cost	MF, $0.83
Consumer economics focus	A, C

This booklet for secondary teachers contains readings, student activities, and selected resources on money management, credit, and shopping skills. The first three parts contain brief descriptions of the topics, course content, and possible teaching methods in addition to exercises, checklists, and tips on ways to stretch dollars. Part 4 suggests class activities--shopping sprees with play money, role playing, class discussions, and case studies. Part 5 cites selected resources for consumer/marketplace education. These materials would be particularly useful to teachers who are just beginning to teach consumer economics and who have not developed their own materials.

149. TEACHING CONSUMER EDUCATION (ED 150 328)

Author(s)/editor(s)	David Graff
Publisher	Delta Pi Epsilon
Publication date	1977
Availability	EDRS
Materials and cost	MF, $0.83; PC, $4.82
Consumer economics focus	A, C, E

This four-part teaching guide provides secondary business teachers with ideas for teaching consumer education and assistance in strengthening course content and methodology. Part 1 provides an overview of consumer education, course objectives, content areas, and teaching/learning strategies. Part 2 presents topical outlines for ten consumer education course content areas; each outline is accompanied by suggested teacher and student readings and descriptions of several strategies to be used in teaching specific content. Part 3 briefly discusses methods for evaluating the students, the teacher, and the course. Part 4 lists resource materials and includes a consumer education test and answers, references, and bibliographies of books, periodicals, and films.

150. TRANSPORTATION CONSUMER EDUCATION CURRICULUM GUIDE (ED 147 588)

Author(s)/editor(s)	Peter Finn et al.
Publisher	Abt Associates
Publication date	1977
Availability	EDRS

Materials and cost MF, $0.83; HC, $22.85

Consumer economics focus E

The materials in this curriculum guide are designed to set the stage for more-intensive curriculum development around this topic. Eleven manuals (covering public transportation, transportation and the environment, transportation safety, and bicycles), available separately, may be used in conjunction with this guide or independently of it. The guide consists of three major parts: an introduction, a set of 20 curriculum units on transportation topics, and a section on resources. Each unit contains a rationale, activities, and a bibliography. The resources section contains instructions for developing curriculum units, a discussion of appropriate teaching methods, cross-references to transportation topics and other subject areas, and miscellaneous bibliographies.

CONSUMER ORGANIZATIONS AND PERIODICALS

Every day in the United States, new consumer organizations seem to spring up. Some are devoted to specific causes, such as energy conservation or lower insurance rates. Others, more general in nature, are designed to serve as advocates for individuals. Increasingly, business and industry are establishing consumer affairs offices in order to attend to the interests and concerns of their customers.

This section of the sourcebook describes a number of public consumer agencies--both local and national--and private consumer organizations. We have not attempted to provide a comprehensive list, but merely some examples of the types of organizations and associations which exist. To locate consumer organizations in your area, check with local, county, and state governments; industries and businesses; professional and fraternal organizations; technical and trade associations. Many consumer organizations will provide speakers at no charge as well as information and materials for students and teachers.

This section also includes an annotated list of consumer publications (mostly newsletters) which teachers may find useful. Here again, this list is representative rather than comprehensive. Teachers may want to use this list as a starting point for developing their own lists of information resources.

CONSUMER ORGANIZATIONS

Public Organizations

State and Local Level

Small Claims Courts. Available in most states, these civil courts handle consumer complaints involving amounts up to $3,000, depending on state law. Conducted more informally than trial courts, without juries and often without attorneys, small claims courts offer effective processes for handling consumer problems.

Consumer Affairs Departments of Local District Attorneys' or Attorney Generals' Offices. Because their staff members are familiar with local laws, these agencies often can be of immediate assistance to the consumer by applying direct pressure to resolve issues. This is particularly true when an individual has a complaint against a major business or corporation.

National Level

Consumer Education Resource Network. The U.S. Office of Consumers' Education established CERN to provide training and disseminate materials and information for consumers and teachers. Contact: Consumer Education Resource Network, 1500 Wilson Blvd., Suite 800, Rosslyn, VA 22209. The toll-free hotline is 800/336-0223.

Consumer Information Center. Under the auspices of the General Services Administration, this center publishes a free quarterly catalog which describes low-cost publications for consumers. Contact: Consumer Information Center, Pueblo, CO 81009.

Consumer Product Safety Commission. Established in 1973 in an attempt to reduce unreasonable risks of injury associated with consumer products, this agency can revoke a product safety standard or a ban. There are 13 regional offices in addition to the national office. Contact: Consumer Product Safety Commission, Washington, DC 20207. The toll-free hotline is 800/638-2666.

Environmental Protection Agency. The EPA coordinates and initiates federal action to protect the environment through control of all types of pollution. Contact: Special Assistant for Consumer Affairs, Environmental Protection Agency, 401 M St., SW, Room A-101, Washington, DC 20460.

Federal Trade Commission. This agency protects the public from anticompetitive business behavior as well as from unfair and deceptive trade practices. Information on specific consumer questions can be obtained upon request. Contact: Federal Trade Commission, Sixth St. and Pennsylvania Ave., NW, Washington, DC 20580.

Food and Drug Administration. The FDA assures consumers that food is pure and wholesome, that drugs are safe and effective, and that cosmetics are safe. Contact: Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20852.

Office of Consumer Affairs. Located in the Department of Health and Welfare, this office assures that consumers' interests are reflected in federal policy and legislation. Contact: Chief, Consumer Complaint Staff, Office of Consumer Affairs, Department of Health and Welfare, Washington, DC 20201.

Private Organizations

Better Business Bureau. Local branches of this agency can provide consumers with information about firms and organizations in their communities. The information available from BBB includes how long a firm has been in business, whether complaints have been lodged against it, and its general reputation for reliability. Many local offices use arbitration panels to resolve disputes. Check the telephone book for the address of the nearest BBB or write to: Council of Better Business Bureaus, 1150 17th St., NW, Washington, DC 20036.

Consumer Federation of America. The nation's largest consumer organization, this federation of more than 225 individual groups is dedicated to consumer advocacy, information, and education. Contact: Consumer Federation of America, 1012 14th St., NW, Room 901, Washington, DC 20005.

Consumers' Research, Inc. This organization tests consumer products in its laboratories and reports its findings in *Consumer Research* magazine. Contact: Consumers' Research, Inc., Washington, NJ 07882.

Consumers Union of the United States, Inc. Consumers Union is an independent, nonprofit product testing organization which conducts research and prepares educational materials on many consumer topics. Its monthly publication, *Consumer Reports*, is also issued in a classroom edition. Contact: Consumers Union of the United States, Inc., 256 Washington St., Mount Vernon, NY 10550.

Major Appliance Consumer Action Panel. MACAP, funded by appliance industry trade associations, helps consumers solve problems with dealers, service agencies, or manufacturers when they have been unable to resolve complaints concerning major household appliances. Contact: Major Appliance Consumer Action Panel, 20 N. Wacker Dr., Chicago, IL 60606.

National Automobile Dealers Association. NADA's Automobile Consumer Action Program, available in 29 states, is a commission of dealers and consumers which meets to discuss and recommend solutions to consumer problems that cannot be resolved at the dealer level. Contact: Manager of Consumer Affairs, National Automobile Dealers Association, 8400 Westport Dr., McLean, VA 22201.

National Consumers League. The NCL has worked for 80 years to strengthen the consumer's voice in the marketplace. Through education, lobbying, grass-roots consumer participation, and dialogues with business, labor, and the community, NCL promotes individual and collective consumer influence. Contact: National Consumers League, 1522 K St., NW, Suite 406, Washington, DC 20005 (202/797-7600).

CONSUMER PERIODICALS

ACCI Newsletter. American Council on Consumer Interests, 162 Stanley Hall, University of Missouri, Columbia, MO 65211. Published nine times yearly, September through May; subscription automatic with regular membership in ACCI, $20.00 per year.

This four-page newsletter presents information about ACCI; news of other consumer-oriented organizations and their activities; information about federal, state, local, and foreign consumer action; and reviews of recently published consumer resource materials.

Changing Times. Kiplinger Washington Editors, Inc., 1729 H St., N.W., Washington, DC 20006. Published monthly; $12.00 per year.

Changing Times contains short articles of practical interest in the fields of housing, food, and medicine as well as articles on taxes, advertising, insurance, and product evaluation.

Consumer News. U.S. Office of Consumer Affairs, Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. Published semimonthly; $4.00 per year.

Consumer News reports on consumer programs sponsored by various federal agencies, new federal regulations, and new publications. A supplement, *Consumer Register*, summarizes major consumer proposals being considered by federal agencies.

Consumer Information Catalogue. General Services Administration, U.S. Government Printing Office, Consumer Information Center, Pueblo, CO 81009. Published quarterly; free.

This catalog lists more than 150 free consumer information publications and nearly 100 sales publications about various consumer issues, ranging from instructions for repairing cars to descriptions of available smoke-detector devices. A catalog of consumer publications in Spanish is also available.

Consumer Reports. Consumers Union of the United States, Inc., 256 Washington St., Mt. Vernon, NY 10550. Published monthly; $11.00 per year.

Consumer Reports provides advice for purchasers and ratings of specific models produced by different manufacturers of cars, appliances, foods, household goods, and many other items.

Consumers' Research. Consumers' Research, Inc., Washington, NJ 07882. Published monthly; $12.00 per year.

Consumers' Research presents articles which compare different types of products and the brands of various manufacturers in order to help the consumers make wise choices in purchasing such items as carpets, stereo systems, cameras, and automobiles.

Current Consumer. Curriculum Innovations, Inc., 501 Lake Forest Ave., Highwood, IL 60040. Published monthly, September through June; $3.25 per year.

Current Consumer is a timely consumer education periodical published specifically for high school students' classroom use. Each issue contains sections on consumer law, money management, and buying and using goods and services in addition to a lead article on an important consumer education topic.

Everybody's Money: The Credit Union Magazine for Consumers. Credit Union National Association, P.O. Box 431, Madison, WI 53701. Published quarterly; available free at most credit unions.

Everybody's Money features brief illustrated articles on food, housing, clothing, truth in lending, cosmetics, and other items of consumer interest.

FDA Consumer. U.S. Government Printing Office, Washington, DC 20402. Published 10 times a year; $12.00 per year.

FDA Consumer is a glossy, lavishly illustrated publication of the Food and Drug Administration, devoted to informing the public about the scope and success of the FDA's activities on behalf of consumers. Written in clear and concise (if not simple) language, this magazine is both interesting and informative. Regular departments are "Update," "Consumer Forum," "News Highlights," "Regional Reports," "Seizures and Postal Service Cases," and "Notice of Judgment." Each 40-page issue contains five feature articles on such topics as food additives, nutrition in processed foods, the saccharin ban, and cosmetic ingredients. Most features are written by the staff of the FDA's Office of Public Affairs, and they reflect that bias.

Forum. J.C. Penney Co. 1301 Avenue of the Americas, New York, NY 10019. Published twice yearly (spring/summer, fall/winter); single copies free from local store managers; in quantity, $1.25 each.

Forum is one of a number of educational publications and teaching units published by J.C. Penney which focus on emerging consumer issues. A well prepared and researched magazine, it presents the views of a number of people on specific consumer topics. While *Forum* can be used by students, its high readability level makes it more suitable for use as a teacher resource.

News From the Center for the Study of the Consumer Movement. Consumers Union Foundation, Inc., 256 Washington St., Mount Vernon, NY 10550. Published occasionally; free on request.

News reports on activities of the Center for the Study of the Consumer Movement and offers other information about the history of the consumer movement. One example of a topic which is treated historically in the *News* is smoking as a health problem and its treatment in the United States.

APPENDICES

Appendix 1

CONSUMER EDUCATION CURRICULUM MATERIALS ANALYSIS INSTRUMENT

This instrument is an adaptation of the *Curriculum Materials Analysis System (CMAS)*, long form (Boulder, Colo.: Social Science Education Consortium, 1971). The user may wish to use the entire instrument on only one set of materials, selecting a shortened version for further materials analyses. This instrument was used to analyze all of the student materials described in this sourcebook.

The numerical scoring system suggested for use with this instrument should be used in conjunction with specific local consumer education objectives. Each district should identify its objectives for consumer education and a rank order for those objectives. For example, as a result of its priorities, some districts may seek bilingual materials, while other districts may consider decision-making skills to be more important. After districts establish their objectives and priorities, they may use the scoring system to weigh the specific aspects of the curriculum which they consider to be most critical. This procedure may lead to the selection of materials which have a lower total score than other materials but which are exceptionally strong in the areas considered important by the user. Total scores provide only a general evaluation of materials; they indicate little about specific strengths or weaknesses or relationship to specific district goals.

Sections 2, 3, 4, and 5 of this instrument contain questions which can be answered by selecting a number from 1 to 7 on a continuum below the question. After selecting an appropriate number, the analyst records that number in the space labeled "Score" to the right of the continuum. At the end of each section, the analyst determines the total score for that section by adding up the numerical responses to the questions. This total should be recorded at the end of each section in the space marked "Total Score" and also on the appropriate line of the "Summary Evaluation."

Appendix 1

CONSUMER EDUCATION CURRICULUM MATERIALS ANALYSIS INSTRUMENT

Title of materials _____

(From) series/package _____

Author(s)/developer(s)/editor(s) _____

Publisher/source _____

Date published _____

ERIC retrieval number _____

Grade level(s) _____

Materials and cost _____

Summary Evaluation

(Record the appropriate information as the analysis is completed.)

Task Number and Title	Maximum Score Possible	Score
2.0 Educational Quality	105	
3.0 Conditions of Use	70	
4.0 Instructional Theory and Teaching Strategies	28	
5.0 Evaluation	35	
TOTAL:	238	

Summary Rating

_____ High usefulness 166-238

_____ Average usefulness 87-165

_____ Low usefulness 0-86

Analyst _____

Date _____

1.0 Physical Characteristics

This section provides a general overview of the physical and descriptive characteristics of the materials.

1.1 Is this material designed for classroom instruction?

Yes_____ No_____

1.2 This material approaches consumer education from the point of view of the following curriculum areas:

Business_____

Career education_____

Ecology/environment_____

Economics_____

Home economics_____

Legal education/Political science_____

Other (specify)_____

1.3 This material is focused on the following content area(s):

General consumer issues_____

Financial management and credit_____

Purchasing_____

Basic economics of the marketplace_____

Energy consumption and conservation_____

Legal rights, consumer law_____

Consumer representation_____

Special problems (ads and safety)_____

Federal assistance and services_____

Government regulatory processes_____

Other (specify)_____

1.4 For what grade level(s) are these materials most appropriate?

As indicated by author(s)/developer(s)/publisher(s)_____

As assessed by analyst_____

1.5 What is the reading (grade) level of these materials?

As indicated by author(s)/developer(s)/publisher(s)_____

As assessed by analyst_____

Not applicable_____

1.6 These materials are suitable for use with students of what academic status? (Gifted, average, slow learners, all students.)

As indicated by author(s)/developer(s)/publisher(s)_____

As assessed by analyst_____

1.7 What kind of special training or preparation would a teacher need to use these materials effectively?

As indicated by author(s)/developer(s)/publisher(s)_____

As assessed by analyst_____

1.8 How much time is required to use these materials?

One class period_____ One semester_____

Several class periods_____ One full school year_____

Several weeks_____ Other (specify)_____

1.9 Which of the following components are included in the materials package?

Printed Materials	Title	Cost
Student text		
Other printed student materials (specify)		
Teacher's guide		
Other printed teacher materials (specify)		
Duplicating masters of student materials		
Tests		
Multimedia Materials		
Film		
Filmstrip		
Record		
Cassette		
Other materials (specify)		
Other Materials		
(specify)		

1.10 Are bilingual editions of this material available?

Yes_____ No_____

If so specify language(s)_____

116

2.0 Educational Quality

2.1 Rationale and Objectives

Note: A *rationale* is a philosophic position on education held by a curriculum developer. It comprises the assumptions and goals which the developer uses as guides and criteria for the selection and ordering of objectives, content, strategies, and evaluation processes in the curriculum. *Objectives* of curriculum materials are statements that indicate the ways in which students are expected to change their skills, knowledge, values, and behavior as a result of using the materials. *Cognitive* objectives deal with the facts, concepts, generalizations, structures, and theories presented in the materials. *Affective* objectives are related to the presence of values and attitudes in the materials and the commitments to beliefs or actions promoted by the materials.

2.1.1 To what extent is the rationale well developed and clearly stated?

/_____/_____/_____/_____/_____/_____/_____/ _____ Score

1 2 3 4 5 6 7

Not at all Great extent

2.1.2 How clear is the statement of cognitive objectives?

/_____/_____/_____/_____/_____/_____/_____/ _____ Score

1 2 3 4 5 6 7

Very obscure Very clear

2.1.3 How clear is the statement of affective objectives?

/_____/_____/_____/_____/_____/_____/_____/ _____ Score

1 2 3 4 5 6 7

Very obscure Very clear

2.1.4 How clear is that statement of skill objectives?

/_____/_____/_____/_____/_____/_____/_____/ _____ Score

1 2 3 4 5 6 7

Very obscure Very clear

2.1.5 Is a balance achieved between affective, cognitive, and skill objectives?

/_____/_____/_____/_____/_____/_____/_____/ _____ Score

1 2 3 4 5 6 7

Poor balance Good balance

2.1.6 If not, which objectives are emphasized? (See question 2.1.5.)

Cognitive_____ Skill_____

Affective_____ Not applicable_____

2.1.7 To what extent is the content of the material adequate to achieve the objectives?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Inadequate Adequate

2.2 Content

2.2.1 What specific topics are covered in the area of consumer education?

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

2.2.2 To what extent would the materials be useful in a rural setting?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

2.2.3 How free is the material from racial and/or ethnic bias?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Biased Bias-free

2.2.4 To what extent do the materials contain diverse role models to which a member of a minority group can relate?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

2.2.5 How free are the materials from sex-role stereotyping?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Stereotyped Free from stereotyping

2.2.6 How free are the materials from bias toward any group in the consumer process?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Biased Bias-free

2.2.7 To what extent do the materials facilitate development of such skills as analyzing, synthesizing, hypothesizing, predicting, and evaluating?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

2.2.8 To what extent do the materials develop decision-making skills?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

2.2.9 To what extent do the materials include valuing activities?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

2.3.0 To what extent do the materials contain activities linking the school and the community?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

Rating

Total score possible 105

Total score for these materials ___

Notes or comments:

3.0 Conditions of Use

3.1 How useful would these materials be for all students, regardless of academic ability?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not useful Very useful

3.2 How useful would these materials be for gifted students?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not useful Very useful

3.3 How useful would these materials be for average students?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not useful Very useful

3.4 How useful would these materials be for slow learners?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not useful Very useful

3.5 How useful would these materials be for bilingual or bicultural students?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not useful Very useful

3.6 Are these materials equally well suited for students of both sexes?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

No Yes

3.7 To what extent would the teacher have to consult or acquire additional resources in order to use these materials effectively?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Great extent Not at all

3.8 To what extent do the materials offer opportunities for integrating of consumer education within the existing curriculum?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

3.9 To what extent are the materials related to the experiences of rural students?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

3.10 To what extent could the materials be adapted to particular school and community conditions (e.g., urban/suburban/rural integrated/segregated)?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

Rating

Total score possible 70

Total score for these materials ___

Notes or comments:

4.0 Instructional Theory and Teaching Strategies

4.1 What are the principal teaching modes to be employed in teaching the materials?

Inquiry_____

Programmed instruction_____

Lecture_____

Individualized instruction_____

Directed discussion_____

Written communication_____

Other (specify)_____

4.2 How clear are explanations of specific teaching strategies?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Obscure Clear

4.3 How consistent is the rationale with the instructional theory?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Inconsistent Consistent

4.4 To what extent are the following specific teaching strategies used?

2--Predominantly used

1--Occasionally used

0--Not used at all

Role playing/dramatization	_____	Research projects	_____
Question/answer	_____	Field trips	_____
Simulation/games	_____	Supervised work experience	_____
Problem solving	_____	Demonstrations	_____
Written work	_____	Community activities	_____
Audiovisual	_____	Other (specify)	_____
Case studies	_____	_____	
Lecture	_____		

4.5 To what extent do the materials make use of a variety of instructional strategies?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

Not at all Great extent

4.6 Does the format of the materials allow for ease of use?

/_____/_____/_____/_____/_____/_____/_____/ _____

1 2 3 4 5 6 7 Score

No Yes

Rating

Total score possible 28

Total score for these materials ___

Notes or comments:

5.0 Evaluation

5.1 Student Evaluation (if applicable)

5.1.1 Are the techniques and procedures specified for evaluating student learning sound and easy to use? Yes_____ No_____

5.1.2 Are the methods for measuring achievement consistent with the expected outcomes or objectives? Yes_____ No_____

5.2 Materials Evaluation (if applicable)

5.2.1 In general, are the materials reported to be successful when used in the field? Yes_____ No_____ Information not available_____

5.2.2 Have the materials been revised on the basis of field tests or other user feedback? Yes_____ No_____ Information not available_____

5.2.3 Field-test information (if applicable)

Available from:

Developer/publisher_____

Other source (specify)_____

Not available _____

Types of students:

Handicapped (specify)_____

Non-English-speaking (specify)_____

Other (specify)_____

Sample size:

Less than 50 _____

50 to 99 _____

100 to 199 _____

More than 200 (specify) _____

Information not available _____

Location:

Inner city _____

Small city (population of *less than* 100,000 but not restricted to inner city) _____

Large city (population of *more than* 100,000 but not restricted to inner city) _____

Suburb _____

Rural area ____

Other (specify) ____

Information not available ____

5.3 Overall Evaluation

5.3.1 In general, how sound is the substantive content of the materials?

/____/____/____/____/____/____/____/ ____

1 2 3 4 5 6 7 Score

Unsound Sound

5.3.2 In general, how sound are the instructional theories and methods presented in the materials?

/____/____/____/____/____/____/____/ ____

1 2 3 4 5 6 7 Score

Unsound Sound

5.3.3 In general, to what extent are these materials based on current research about students and learning?

Substantive content

/____/____/____/____/____/____/____/ ____

1 2 3 4 5 6 7 Score

Not at all Great extent

Instructional methods

/____/____/____/____/____/____/____/ ____

1 2 3 4 5 6 7 Score

Not at all Great extent

5.3.4 In general, of what quality is the physical and technical presentation of the materials?

/____/____/____/____/____/____/____/ ____

1 2 3 4 5 6 7 Score

Poor quality Good quality

Rating

Total score possible 35

Total score for these materials ___

Notes or comments:

Appendix 2

PUBLISHERS OF CONSUMER EDUCATION MATERIALS

ABT Publications
55 Wheeler St.
Cambridge, MA 02138

Allyn and Bacon
470 Atlantic Ave.
Boston, MA 02210

Paul S. Amidon and Associates
1966 Benson Ave.
St. Paul, MN 55116

Avon Books
959 Eighth Ave.
New York, NY 10019

Charles A. Bennett Co.
809 W. Detweiller Dr.
Peoria, IL 61614

BFA Educational Media
2211 Michigan Ave.
P.O. Box 1795
Santa Monica, CA 90406

Bobbs-Merrill Co.
4300 W. 62nd St.
Indianapolis, IN 46268

Butterick Publishing Co.
161 Sixth Ave.
New York, NY 10013

California State Dept. of
Consumer Affairs
Publications Section
P.O. Box 1015
North Highland, CA 95660

Center for Science in the Public
Interest
1755 S St., N.W.
Washington, DC 20009

Center for Teaching International
Relations
University of Denver
Denver, CO 80208

Changing Times Education
Service Division
EMC Corp.
180 E. Sixth St.
St. Paul, MN 55101

Consumer News
831 National Press Bldg.
Washington, DC 20045

Cornell University: Better
Shopper
Box 191, Dept. CON
Ithaca, NY 14850

Coronet Media
65 E. S. Water St.
Chicago, IL 60601

Correctional Service of
Minnesota
1427 Washington Ave. S.
Minneapolis, MN 55454

Creative Classroom Activities
P.O. Box 1144
Sun Valley, CA 91352

Current Affairs Films
24 Danbury Rd.
Wilton, CT 06897

Dell Publishing Co.
1 Dag Hammarskjold Plaza
New York, NY 10017

Dodd and Co.
79 Madison Ave.
New York, NY 10016

E.P. Dutton
201 Park Ave.
New York, NY 10003

Eastern Michigan University
Ypsilanti, MI 48197

Appendix 2

Educational Activities
1937 Grant Ave.
Baldwin, NY 11510

Educational Masterprints
Box 221
Garden City
Long Island, NY 11530

Encyclopaedia Britannica Education Corp.
3712 Jarvis Ave.
Skokie, IL 60070

Federal Reserve Bank of New York
Public Information Dept.
33 Liberty St.
New York, NY 10045

Geneva College
Beaver Falls, PA 15010

Ginn and Co.
191 Spring St.
Lexington, MA 02173

Globe Book Co.
175 Fifth Ave.
New York, NY 10010

Globe Filmstrips
175 Fifth Ave.
New York, NY 10010

Goodyear Publishing Co.
1640 Fifth St.
Santa Monica, CA 90401

Grove Press
196 W. Houston St.
New York, NY 10014

Guidance Associates
757 Third Ave.
New York, NY 10017

Harcourt Brace Jovanovich
757 Third Ave.
New York, NY 10017

Houghton Mifflin Co.
1 Beacon St.
Boston, MA 02107

Household Finance Corp.
Prudential Plaza
Chicago, IL 60601

Illinois Office of Education
Program Planning and Development Section
100 N. First St.
Springfield, IL 62777

Indiana Board of Vocational and Technical Education
Illinois Bldg., Rm. 401
State House
Indianapolis, IN 46204

Instructional Simulations
2147 University Ave.
St. Paul, MN 55114

Insurance Information Institute
Education and Consumer Relations Division
110 Williams St.
New York, NY 10038

Interact
Box 262
Lakeside, CA 92040

Janus Book Publishers
3541 Investment Bldg., Suite 5
Hayward, CA 94545

Joint Council on Economic Education
1212 Ave. of the Americas
New York, NY 10036

Learning Seed Co.
145 Brentwood Dr.
Palatine, IL 60067

Little, Brown and Co.
34 Beacon St.
Boston, MA 02906

Macmillan Publishing Co.
866 Third Ave.
New York, NY 10022

Marshall University
Huntington, WV 25701

Maryland Center for Public
Broadcasting
P.O. Box 1979
Owings Mills, MD 21117

McGraw-Hill Book Co.
1221 Ave. of the Americas
New York, NY 10020

Milliken Publishing Co.
1100 Research Blvd.
St. Louis, MO 63132

C.V. Mosby Co.
11830 Westline Industrial Dr.
St. Louis, MO 63141

Multimedia Productions
P.O. Box 5097
Stanford, CA 94305

Nebraska Dept. of Education
Box 94987
Lincoln, NE 68509

North Dakota State University
Dept. of Home Economics
Fargo, ND 58102

Ohio Board of Education
65 S. Front St.
Columbus, OH 43215

J.C. Penney Co.
1301 Ave. of the Americas
New York, NY 10019

Phi Chapter, Delta Pi Epsilon
University of Minnesota
254 Peik Hall
Minneapolis, MN 55455

Prentice-Hall
Englewood Cliffs, NJ 07632

Procter and Gamble Co.
P.O. Box 14009, Dept. G
Cincinnati, OH 45214

Publications International
3841 W. Oakton St.
Skokie, IL 60076

Q-ED Publications
P.O. Box 1608
Burbank, CA 91507

W.H. Sadlier
11 Park Place
New York, NY 10007

Scholastic Testing Service
480 Meyer Rd.
Bensonville, IL 60106

Society for Visual Education
1345 Diversey Pkwy.
Chicago, IL 60614

Southern Illinois University
Carbondale, IL 62901

South-Western Publishing Co.
355 Conde St.
West Chicago, IL 60135

Unigraph
1428 Harvard Ave.
P.O. Box 24287
Seattle, WA 98124

U.S. Dept. of Agriculture
The Great American Farm
P.O. Box 385
Vandalia, OH 45377

U.S. Government Printing Office
Superintendent of Documents
Washington, D.C. 20402

Virginia Polytechnic Institute
and State University
Blacksburg, VA 24061

Visual Education Corp.
14 Washington Rd.
Box 2321
Princeton, NJ 08540

Appendix 2

J. Weston Walch
P.O. Box 658
Portland, ME 04104

Walt Disney Educational Media Co.
500 S. Buena Vista St.
Burbank, CA 91521

Franklin Watts
730 Fifth Ave.
New York, NY 10019

West Publishing Co.
50 W. Kellogg Blvd.
P.O. Box 3526
St. Paul, MN 55102

University of Wisconsin Press
P.O. Box 1379
Madison, WI 53701

Xerox Education Publications
245 Long Hill Rd.
Middletown, CT 06457

Appendix 3

CROSS-REFERENCE INDEX

Note: All numbers refer to entry numbers, not page numbers.

Grade Levels

K-3
39, 54, 74, 119, 120, 121, 129, 135, 137, 140, 144

4-6
11, 17, 24, 28, 39, 43, 54, 67, 74, 84, 119, 120, 121, 129, 135, 137, 139, 140, 141, 144

7-8
2, 5, 10, 11, 13, 15, 16, 17, 19, 24, 26, 27, 32, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 48, 55, 61, 65, 66, 67, 68, 80, 85, 117, 119, 121, 128, 129, 130, 139, 140, 142, 144

9-10
2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 18, 19, 20, 22, 23, 25, 26, 27, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 40, 41, 42, 43, 44, 45, 47, 48, 49, 50, 51, 52, 53, 55, 56, 57, 58, 60, 61, 62, 63, 64, 65, 66, 68, 69, 70, 71, 72, 73, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 86, 121, 130, 140

11-12
1, 2, 3, 5, 6, 7, 8, 9, 10, 12, 14, 15, 16, 18, 19, 20, 21, 22, 23, 25, 26, 27, 29, 30, 31, 32, 33, 34, 36, 37, 38, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 68, 69, 70, 71, 72, 73, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 86, 121, 140

Subject Areas

American History
46

Automotive Shop/Driver Education
18, 26

Business Education
1, 2, 3, 4, 5, 9, 12, 14, 16, 19, 21, 22, 25, 27, 34, 36, 47, 49, 51, 52, 53, 68, 73, 76, 81, 84, 115, 116, 149

Career Education/Distributive Education
1, 4, 5, 7, 8, 27, 117, 124, 125, 127, 130, 147

Appendix 3

Economics
1, 3, 4, 5, 9, 10, 14, 15, 21, 22, 25, 27, 29, 40, 41, 42, 43, 46, 47, 49, 50, 51, 53, 55, 56, 57, 58, 59, 60, 61, 64, 68, 69, 70, 71, 73, 75, 76, 80, 84

Environmental Education
20, 24, 61, 62, 72

Home Economics
1, 2, 5, 7, 8, 10, 11, 13, 14, 16, 18, 22, 23, 25, 26, 30, 33, 35, 38, 43, 48, 49, 52, 56, 58, 63, 75, 77, 78, 79, 80, 81, 82, 83, 85, 86, 134, 138, 139, 140, 146

Language Arts/English
36, 37, 45, 59, 75, 77, 119, 129, 133, 140

Legal Education
14, 64, 65, 70

Mathematics
6, 15, 16, 17, 22, 25, 31, 34, 36, 49, 53, 67, 68, 85, 115, 116, 119, 126, 136, 138, 140

Psychology
56, 59, 64, 75, 118

Science
20, 24, 62, 72, 119, 140

Social Studies
2, 8, 11, 12, 13, 14, 17, 18, 19, 21, 22, 23, 25, 27, 28, 29, 30, 31, 32, 33, 35, 37, 38, 39, 43, 44, 46, 47, 50, 52, 54, 56, 57, 58, 60, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 74, 75, 77, 78, 79, 81, 82, 83, 85, 86, 119, 138, 140

Consumer Economics Focus

A (Basic Economics of the Marketplace)
1, 2, 3, 4, 7, 8, 9, 10, 12, 28, 29, 32, 40, 41, 42, 44, 47, 55, 56, 60, 61, 74, 78, 79, 80, 81, 82, 83, 84, 85, 95, 102, 104, 106, 107, 108, 109, 110, 111, 112, 113, 115, 117, 122, 123, 128, 129, 131, 135, 136, 139, 141, 144, 148, 149

B (Legal Rights, Redress, and Consumer Law)
1, 2, 3, 4, 7, 8, 9, 12, 13, 19, 21, 22, 30, 33, 38, 57, 58, 64, 65, 70, 77, 78, 79, 87, 89, 91, 92, 93, 95, 100, 103, 104, 106, 107, 108, 109, 113, 115, 118, 119, 122, 127, 137, 138, 143, 144

C (Financial Management and Credit)
1, 2, 3, 4, 6, 7, 8, 9, 12, 15, 16, 17, 19, 21, 22, 23, 25, 27, 30, 31, 32, 33, 34, 35, 37, 40, 49, 53, 54, 55, 57, 58, 66, 67, 68, 69,

71, 73, 74, 78, 80, 82, 83, 85, 86, 87, 91, 93, 95, 96, 102, 103, 104, 106, 107, 108, 109, 112, 113, 114, 115, 116, 117, 119, 122, 123, 125, 126, 127, 128, 130, 131, 134, 138, 139, 141, 142, 144, 146, 147, 148, 149

D (Energy Consumption and Conservation; Public Utilities)
6, 7, 20, 24, 43, 54, 55, 57, 60, 61, 62, 72, 91, 100, 101, 102, 103, 115, 122, 123, 131, 136

E (Major Purchases: Food, Vehicles, Insurance, Medicine, Housing)
1, 2, 3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 16, 17, 18, 19, 21, 22, 26, 31, 33, 36, 37, 46, 48, 50, 51, 55, 56, 57, 58, 59, 63, 75, 76, 78, 79, 80, 83, 85, 86, 87, 88, 90, 93, 97, 100, 103, 104, 106, 107, 108, 109, 112, 113, 114, 115, 116, 117, 118, 119, 122, 123, 126, 127, 131, 134, 138, 139, 140, 144, 149, 150

F (Special Problems: Advertising, Product Safety)
1, 2, 3, 4, 8, 9, 10, 13, 19, 21, 22, 36, 37, 45, 46, 50, 52, 54, 55, 56, 57, 58, 59, 75, 77, 79, 81, 84, 88, 92, 93, 94, 99, 100, 102, 103, 104, 106, 107, 108, 109, 113, 118, 122, 123, 124, 129, 131, 133, 137, 138, 140, 146

G (Federal Assistance and Services)
1, 3, 4, 6, 7, 8, 9, 10, 12, 13, 27, 36, 57, 93, 98, 100, 103, 113, 125

H (Consumer Representation)
1, 2, 3, 4, 8, 9, 12, 13, 46, 55, 57, 70, 79, 90, 91, 92, 93, 100, 103, 104, 105, 106, 107, 109, 113, 118, 122, 123, 131, 143, 144

I (Government Regulatory Process)
1, 2, 3, 4, 7, 8, 9, 10, 22, 40, 42, 46, 53, 57, 58, 84, 90, 91, 92, 100, 102, 103, 104, 106, 107, 108, 112, 113, 115, 122, 140, 147

131